Fill in this information to identify your case:

United States Bankruptcy Court for the:

SOUTHERN DISTRICT OF OHIO

Case number *(if known)*

Chapter you are filing under:

- ■ Chapter 7
- ☐ Chapter 11
- ☐ Chapter 12
- ☐ Chapter 13

☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full name Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee.	**Alan** First name **T** Middle name **Lerch** Last name and Suffix (Sr., Jr., II, III)	**Rhonda** First name **J** Middle name **Lerch** Last name and Suffix (Sr., Jr., II, III)
2. All other names you have used in the last 8 years Include your married or maiden names.		
3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	**xxx-xx-0396**	**xxx-xx-8498**

Debtor 1 **Alan T Lerch**
Debtor 2 **Rhonda J Lerch**
Case number *(if known)*

	About Debtor 1:	**About Debtor 2 (Spouse Only in a Joint Case):**
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and *doing business as* names	■ I have not used any business name or EINs. Business name(s) EINs	■ I have not used any business name or EINs. Business name(s) EINs
5. Where you live		**If Debtor 2 lives at a different address:**
	943 Fairfield Ave. **Lancaster, OH 43130** Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
	Fairfield County	County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number, P.O. Box, Street, City, State & ZIP Code	**If Debtor 2's mailing address is different from yours, fill it in here.** Note that the court will send any notices to this mailing address. Number, P.O. Box, Street, City, State & ZIP Code
6. Why you are choosing *this district* to file for bankruptcy	*Check one:* ■ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. ☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	*Check one:* ■ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. ☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

Debtor 1 **Alan T Lerch**
Debtor 2 **Rhonda J Lerch** Case number *(if known)*

Part 2: Tell the Court About Your Bankruptcy Case

7. The chapter of the Bankruptcy Code you are choosing to file under

Check one. (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010))*. Also, go to the top of page 1 and check the appropriate box.

- ■ Chapter 7
- ☐ Chapter 11
- ☐ Chapter 12
- ☐ Chapter 13

8. How you will pay the fee

- ■ **I will pay the entire fee when I file my petition**. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- ☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

9. Have you filed for bankruptcy within the last 8 years?

- ■ No.
- ☐ Yes.

District ______ When ______ Case number ______
District ______ When ______ Case number ______
District ______ When ______ Case number ______

10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?

- ■ No
- ☐ Yes.

Debtor ______ Relationship to you ______
District ______ When ______ Case number, if known ______
Debtor ______ Relationship to you ______
District ______ When ______ Case number, if known ______

11. Do you rent your residence?

- ■ No. Go to line 12.
- ☐ Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?
  - ☐ No. Go to line 12.
  - ☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

Debtor 1 **Alan T Lerch**
Debtor 2 **Rhonda J Lerch**
Case number *(if known)*

Part 3: **Report About Any Businesses You Own as a Sole Proprietor**

12. Are you a sole proprietor of any full- or part-time business?

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

- ■ No. Go to Part 4.
- ☐ Yes. Name and location of business

Name of business, if any

Number, Street, City, State & ZIP Code

Check the appropriate box to describe your business:

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
- ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
- ☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
- ☐ None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a *small business debtor?*

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).

- ■ No. I am not filing under Chapter 11.
- ☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.
- ☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

Part 4: **Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention**

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

- ■ No.
- ☐ Yes.

What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

Debtor 1 **Alan T Lerch**
Debtor 2 **Rhonda J Lerch**
Case number *(if known)*

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

■ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.
If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

■ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ **I am not required to receive a briefing about credit counseling because of**:

- ☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 **Alan T Lerch**
Debtor 2 **Rhonda J Lerch** Case number *(if known)*

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?

16a. **Are your debts primarily consumer debts?** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

- ☐ No. Go to line 16b.
- ■ Yes. Go to line 17.

16b. **Are your debts primarily business debts?** *Business debts* are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.

- ☐ No. Go to line 16c.
- ☐ Yes. Go to line 17.

16c. State the type of debts you owe that are not consumer debts or business debts

17. Are you filing under Chapter 7?

☐ No. I am not filing under Chapter 7. Go to line 18.

Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?

■ Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?

- ■ No
- ☐ Yes

18. How many Creditors do you estimate that you owe?

☐ 1-49	☐ 1,000-5,000	☐ 25,001-50,000
■ 50-99	☐ 5001-10,000	☐ 50,001-100,000
☐ 100-199	☐ 10,001-25,000	☐ More than100,000
☐ 200-999		

19. How much do you estimate your assets to be worth?

☐ $0 - $50,000	☐ $1,000,001 - $10 million	☐ $500,000,001 - $1 billion
☐ $50,001 - $100,000	☐ $10,000,001 - $50 million	☐ $1,000,000,001 - $10 billion
■ $100,001 - $500,000	☐ $50,000,001 - $100 million	☐ $10,000,000,001 - $50 billion
☐ $500,001 - $1 million	☐ $100,000,001 - $500 million	☐ More than $50 billion

20. How much do you estimate your liabilities to be?

☐ $0 - $50,000	☐ $1,000,001 - $10 million	☐ $500,000,001 - $1 billion
■ $50,001 - $100,000	☐ $10,000,001 - $50 million	☐ $1,000,000,001 - $10 billion
☐ $100,001 - $500,000	☐ $50,000,001 - $100 million	☐ $10,000,000,001 - $50 billion
☐ $500,001 - $1 million	☐ $100,000,001 - $500 million	☐ More than $50 billion

Part 7: Sign Below

For you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to $250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Alan T Lerch	**/s/ Rhonda J Lerch**
Alan T Lerch	**Rhonda J Lerch**
Signature of Debtor 1	Signature of Debtor 2
Executed on **November 11, 2016**	Executed on **November 11, 2016**
MM / DD / YYYY	MM / DD / YYYY

Debtor 1 **Alan T Lerch**
Debtor 2 **Rhonda J Lerch**
Case number *(if known)*

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Mitchell Marczewski
Signature of Attorney for Debtor

Date **November 11, 2016**
MM / DD / YYYY

Mitchell Marczewski
Printed name

Marczewski Law Offices LLC
Firm name

1020 Maple Ave
Zanesville, OH 43701
Number, Street, City, State & ZIP Code

Contact phone **(740) 453-8900** Email address **mitch@zanesvillelawyer.com**

(0073258)
Bar number & State

Certificate Number: 15317-OHS-CC-028077403

15317-OHS-CC-028077403

CERTIFICATE OF COUNSELING

I CERTIFY that on September 18, 2016, at 4:41 o'clock PM PDT, Rhonda J Lerch received from Access Counseling, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Southern District of Ohio, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: September 18, 2016

By: /s/Janice Morla

Name: Janice Morla

Title: Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

Certificate Number: 15317-OHS-CC-028077355

15317-OHS-CC-028077355

CERTIFICATE OF COUNSELING

I CERTIFY that on September 18, 2016, at 4:30 o'clock PM PDT, Alan T Lerch received from Access Counseling, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Southern District of Ohio, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: September 18, 2016

By: /s/Janice Morla

Name: Janice Morla

Title: Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

Fill in this information to identify your case:

Debtor 1	**Alan T Lerch** (First Name / Middle Name / Last Name)
Debtor 2 (Spouse if, filing)	**Rhonda J Lerch** (First Name / Middle Name / Last Name)
United States Bankruptcy Court for the:	SOUTHERN DISTRICT OF OHIO
Case number (if known)	

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

	Your assets Value of what you own
1. **Schedule A/B: Property** (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from Schedule A/B	$ **129,780.00**
1b. Copy line 62, Total personal property, from Schedule A/B	$ **11,929.00**
1c. Copy line 63, Total of all property on Schedule A/B	$ **141,709.00**

Part 2: Summarize Your Liabilities

	Your liabilities Amount you owe
2. *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D)	
2a. Copy the total you listed in Column A, *Amount of claim,* at the bottom of the last page of Part 1 of *Schedule D...*	$ **28,294.56**
3. *Schedule E/F: Creditors Who Have Unsecured Claims* (Official Form 106E/F)	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of *Schedule E/F*	$ **0.00**
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of *Schedule E/F*	$ **38,647.05**
Your total liabilities	$ **66,941.61**

Part 3: Summarize Your Income and Expenses

4. *Schedule I: Your Income* (Official Form 106I) Copy your combined monthly income from line 12 of *Schedule I*	$ **2,050.72**
5. *Schedule J: Your Expenses* (Official Form 106J) Copy your monthly expenses from line 22c of *Schedule J*	$ **2,050.54**

Part 4: Answer These Questions for Administrative and Statistical Records

6. **Are you filing for bankruptcy under Chapters 7, 11, or 13?**

☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

■ Yes

7. **What kind of debt do you have?**

■ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

☐ **Your debts are not primarily consumer debts**. You have nothing to report on this part of the form. *Check this box* and submit this form to the court with your other schedules.

Debtor 1 **Alan T Lerch**
Debtor 2 **Rhonda J Lerch**
Case number *(if known)*

8. **From the *Statement of Your Current Monthly Income*:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. $ **2,579.19**

9. **Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:**

From Part 4 on *Schedule E/F*, copy the following:	**Total claim**
9a. Domestic support obligations (Copy line 6a.)	$ **0.00**
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	$ **0.00**
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	$ **0.00**
9d. Student loans. (Copy line 6f.)	$ **0.00**
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	$ **0.00**
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	**+**$ **0.00**
9g. **Total.** Add lines 9a through 9f.	$ **0.00**

Fill in this information to identify your case and this filing:

Debtor 1 **Alan T Lerch**
First Name Middle Name Last Name

Debtor 2 **Rhonda J Lerch**
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: SOUTHERN DISTRICT OF OHIO

Case number

☐ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. **Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**

☐ No. Go to Part 2.

■ Yes. Where is the property?

1.1

943 Fairfield Ave.
Street address, if available, or other description

Lancaster **OH** **43130-0000**
City State ZIP Code

Fairfield
County

What is the property? Check all that apply

■ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other

Who has an interest in the property? Check one

☐ Debtor 1 only
■ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	**Current value of the portion you own?**
$129,780.00	**$129,780.00**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

☐ **Check if this is community property** (see instructions)

Other information you wish to add about this item, such as local property identification number:

Grantor: Randy & Rhonda Randolph
Grantee: Rhonda Frazier fka Rhonda Randolph

Judge Deed was signed on December 19. 1996 and recorded on December 19, 1996 in the Fairfield County Recorder's office in Book 655, Page 204.

Parcel No.: 053-63013-00

2. **Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here...=>** **$129,780.00**

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases.*

Debtor 1 **Alan T Lerch**
Debtor 2 **Rhonda J Lerch**
Case number *(if known)*

3. **Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**

☐ No
■ Yes

3.1 Make: **Ford**
Model: **F150**
Year: **1997**
Approximate mileage: **14400**
Other information:
Location: Debtors' residence

Who has an interest in the property? Check one
■ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
$1,515.00	**$1,515.00**

3.2 Make: **Jeep**
Model: **Wrangler**
Year: **2003**
Approximate mileage: **150000**
Other information:
Location: Debtors' residence

Who has an interest in the property? Check one
☐ Debtor 1 only
■ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
$6,564.00	**$6,564.00**

3.3 Make: **Chevrolet**
Model: **Camaro**
Year: **1994**
Approximate mileage: **150000**
Other information:
Location: Debtors' residence
No engine or transmission

Who has an interest in the property? Check one
☐ Debtor 1 only
☐ Debtor 2 only
■ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
$500.00	**$500.00**

4. **Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**
Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

☐ No
■ Yes

4.1 Make: **Handmade**
Model: **5'X8' trailer**
Year:
Other information:
Location: Debtors' residence

Who has an interest in the property? Check one
☐ Debtor 1 only
☐ Debtor 2 only
■ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
$100.00	**$100.00**

5 **Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here...=>** **$8,679.00**

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

Debtor 1 **Alan T Lerch**
Debtor 2 **Rhonda J Lerch**
Case number *(if known)*

6. **Household goods and furnishings**
Examples: Major appliances, furniture, linens, china, kitchenware
☐ No
■ Yes. Describe.....

Misc furniture **Location: Debtors' residence**	**$500.00**
Misc appliances **Location: Debtors' residence**	**$450.00**
Misc lawn equipment **Location: Debtors' residence**	**$300.00**
Misc hand tools **Location: Debtors' residence**	**$200.00**

7. **Electronics**
Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games
☐ No
■ Yes. Describe.....

Misc electronics **Location: Debtors' residence**	**$450.00**

8. **Collectibles of value**
Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles
■ No
☐ Yes. Describe.....

9. **Equipment for sports and hobbies**
Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments
■ No
☐ Yes. Describe.....

10. **Firearms**
Examples: Pistols, rifles, shotguns, ammunition, and related equipment
■ No
☐ Yes. Describe.....

11. **Clothes**
Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories
☐ No
■ Yes. Describe.....

Misc clothing **Location: Debtors' residence**	**$400.00**

12. **Jewelry**
Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver
■ No
☐ Yes. Describe.....

Debtor 1 **Alan T Lerch**
Debtor 2 **Rhonda J Lerch**
Case number *(if known)*

13. **Non-farm animals**
Examples: Dogs, cats, birds, horses
☐ No
■ Yes. Describe.....

Family pet **Location: Debtors' residence**	**$0.00**

14. **Any other personal and household items you did not already list, including any health aids you did not list**
■ No
☐ Yes. Give specific information.....

15. **Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here ....** **$2,300.00**

Part 4: **Describe Your Financial Assets**

Do you own or have any legal or equitable interest in any of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions.

16. **Cash**
Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition
■ No
☐ Yes...

17. **Deposits of money**
Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.
☐ No
■ Yes.......................

		Institution name:	
17.1.	**Checking**	**Woodforest**	**$950.00**

18. **Bonds, mutual funds, or publicly traded stocks**
Examples: Bond funds, investment accounts with brokerage firms, money market accounts
■ No
☐ Yes................. Institution or issuer name:

19. **Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**
■ No
☐ Yes. Give specific information about them..................
Name of entity: % of ownership:

20. **Government and corporate bonds and other negotiable and non-negotiable instruments**
Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.
Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.
■ No
☐ Yes. Give specific information about them
Issuer name:

21. **Retirement or pension accounts**
Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans
■ No
☐ Yes. List each account separately.
Type of account: Institution name:

Debtor 1 **Alan T Lerch**
Debtor 2 **Rhonda J Lerch**
Case number *(if known)*

22. **Security deposits and prepayments**
Your share of all unused deposits you have made so that you may continue service or use from a company
Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

■ No
☐ Yes. .... Institution name or individual:

23. **Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)

■ No
☐ Yes............ Issuer name and description.

24. **Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**
26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

■ No
☐ Yes............ Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):

25. **Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

■ No
☐ Yes. Give specific information about them...

26. **Patents, copyrights, trademarks, trade secrets, and other intellectual property**
Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

■ No
☐ Yes. Give specific information about them...

27. **Licenses, franchises, and other general intangibles**
Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

■ No
☐ Yes. Give specific information about them...

Money or property owed to you?	**Current value of the portion you own?** Do not deduct secured claims or exemptions.

28. **Tax refunds owed to you**
☐ No
■ Yes. Give specific information about them, including whether you already filed the returns and the tax years.......

Location: Debtors' residence	**Federal, State, and Local**	**Unknown**

29. **Family support**
Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

■ No
☐ Yes. Give specific information......

30. **Other amounts someone owes you**
Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

■ No
☐ Yes. Give specific information..

31. **Interests in insurance policies**
Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

■ No
☐ Yes. Name the insurance company of each policy and list its value.

Company name:	Beneficiary:	Surrender or refund value:

Debtor 1 **Alan T Lerch**
Debtor 2 **Rhonda J Lerch**
Case number *(if known)*

32. **Any interest in property that is due you from someone who has died**
If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

■ No
☐ Yes. Give specific information..

33. **Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**
Examples: Accidents, employment disputes, insurance claims, or rights to sue

■ No
☐ Yes. Describe each claim.........

34. **Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

■ No
☐ Yes. Describe each claim.........

35. **Any financial assets you did not already list**

■ No
☐ Yes. Give specific information..

36. **Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here...** **$950.00**

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. **Do you own or have any legal or equitable interest in any business-related property?**

■ No. Go to Part 6.
☐ Yes. Go to line 38.

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.

46. **Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

■ No. Go to Part 7.
☐ Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. **Do you have other property of any kind you did not already list?**
Examples: Season tickets, country club membership

■ No
☐ Yes. Give specific information.........

54. **Add the dollar value of all of your entries from Part 7. Write that number here ....** **$0.00**

Debtor 1 **Alan T Lerch**
Debtor 2 **Rhonda J Lerch**
Case number *(if known)*

Part 8: List the Totals of Each Part of this Form

55.	**Part 1: Total real estate, line 2**			**$129,780.00**
56.	**Part 2: Total vehicles, line 5**	**$8,679.00**		
57.	**Part 3: Total personal and household items, line 15**	**$2,300.00**		
58.	**Part 4: Total financial assets, line 36**	**$950.00**		
59.	**Part 5: Total business-related property, line 45**	**$0.00**		
60.	**Part 6: Total farm- and fishing-related property, line 52**	**$0.00**		
61.	**Part 7: Total other property not listed, line 54**	+ **$0.00**		
62.	**Total personal property.** Add lines 56 through 61...	**$11,929.00**	Copy personal property total	**$11,929.00**
63.	**Total of all property on Schedule A/B**. Add line 55 + line 62			**$141,709.00**

OHIO CERTIFICATE OF TITLE

ISSUING CNTY FAIRFIELD
RESIDENT CNTY FAIRFIELD

STATE OF OHIO

No. 23 0179 7041

REPLACEMENT

ISSUE DATE 10/02/2013

IDENTIFICATION NUMBER 1J4FA49S33P373736
YEAR 2003 MAKE JEEP MAKE DESCRIPTION JEEP [MFD. AFTE
COMMENTS LIEN REPLACEMENT.
PURCHASE PRICE $9,245.00
BODY TYPE SW MODEL SPW MODEL DESCRIPTION
CONVERSION
TAX $600.93
MILEAGE 130,385
EVIDENCE OH 2301545465
M/G BRAND ACTUAL

BRAND(S)

OWNER
RHONDA J. LERCH

943 FAIRFIELD AVE
LANCASTER, OH 43130

PREVIOUS OWNER
TAYLOR CHEVROLET INC

2510 N MEMORIAL DRIVE
LANCASTER, OH 43130-0000

23017216 ND000398

FIRST LIENHOLDER DATE OF LIEN 10/02/2013
FAIRFIELD NATIONAL BANK DIV OF
PARK NATIONAL
143 W MAIN ST
LANCASTER, OH 43130

VOID IF ALTERED

LIEN DISCHARGE
Lienholder ______
by: ______
Authorized signature date

CLERK LIEN CANCELLATION
by: ______
Deputy Clerk date

LIEN DISCHARGE
Lienholder ______
by: ______
Authorized signature date

CLERK LIEN CANCELLATION
by: ______
Deputy Clerk date

WITNESS MY HAND AND OFFICIAL SEAL THIS 2nd DAY OF OCTOBER,2013
(SEAL)

%119189216

%119189216

%119189216

DEBORAH SMALLEY
CLERK OF COURTS

G

DO NOT ACCEPT TITLE SHOWING ANY ERASURES, ALTERATIONS OR MUTILATIONS.

BMV 3800 Rev. 3/12

OHIO CERTIFICATE OF TITLE

ISSUING CNTY FAIRFIELD
RESIDENT CNTY FAIRFIELD

STATE OF OHIO No. 23 0223 6613

ORIGINAL

ISSUE DATE 01/14/2016

IDENTIFICATION NUMBER 2FTDX1729VCA72681
COMMENTS

YEAR	MAKE	MAKE DESCRIPTION
1997	FORD	FORD

PURCHASE PRICE	BODY TYPE	MODEL	MODEL DESCRIPTION
$.00	PT	---	F15

TAX	MILEAGE	EVIDENCE
$.00	142,000	OH 2302161904

CONVERSION

MLG BRAND ACTUAL

BRAND(S)

OWNER
ALAN T. LERCH

943 FAIRFIELD AVE
LANCASTER, OH 43130

PREVIOUS OWNER
PATRICIA A. MILLER

7010 MILLER RD
THORNVILLE, OH 43076

GSH 2864

LICENSE EXPIRES 9-20
TRANSFER ISSUED
TRUCK WT
REGISTRAR OF MOTOR VEHICLES

VOID IF ALTERED

LIEN DISCHARGE

Lienholder

by: Authorized signature date

CLERK LIEN CANCELLATION

by: Deputy Clerk date

LIEN DISCHARGE

Lienholder

by: Authorized signature date

CLERK LIEN CANCELLATION

by: Deputy Clerk date

WITNESS MY HAND AND OFFICIAL SEAL THIS 14th DAY OF JANUARY,2016

%130873169

(SEAL)

%130873169

BRANDEN MEYER
CLERK OF COURTS

CLERK OF COURTS FAIRFIELD COUNTY, OHIO

%130873169

G

MAIL

DO NOT ACCEPT TITLE SHOWING ANY ERASURES, ALTERATIONS OR MUTILATIONS.

BMV 3800 Rev. 3/12

VOL 655 PAGE 204

FILED

96 DEC 19 AM 9:09

9600014694
Filed for Record in
FAIRFIELD CO, OH
GENE WOOD
On 12-19-1996 At 09:33 am.
JUDGE DEED 26.00
Vol. 655 Pg. 204 - 208

IN THE COURT OF COMMON PLEAS OF FAIRFIELD COUNTY, OHIO
DOMESTIC RELATIONS DIVISION

RHONDA J. RANDOLPH SS#: [redacted] 943 FAIRFIELD AVENUE LANCASTER, OHIO 43130 PLAINTIFF	CASE NO.: JUDGE S. FARRELL JACKSON
V	
RANDY E. RANDOLPH SS#: [redacted] 4181 SCR 600 W. YORK TOWN, INDIANA 47396 DEFENDANT	JUDGMENT ENTRY: DECREE OF DIVORCE

This matter came on for an Uncontested Divorce Hearing on December 19, 1996 before Judge S. Farrell Jackson on the Plaintiff's Complaint for Divorce filed on October 21, 1996. Based upon the testimony at the hearing, the Court makes the following Findings of Fact:

A. The Court finds that the Plaintiff, for at least six months immediately preceding the commencement of this action, was a resident of the State of Ohio and the County of Fairfield.

B. The Court finds that the Defendant was properly served with a copy of the Plaintiff's Complaint for Divorce by certified mail service; and, that the Defendant failed to file an Answer or other responsive pleadings to the Plaintiff's Complaint for Divorce.

C. The Court finds that the Plaintiff appeared at the Uncontested Divorce Hearing represented by counsel, R.C. Stoughton, Sr., and that the Defendant failed to make an appearance at the hearing.

D. The Court finds that it has jurisdiction of the parties and of the subject matter of this action and both parties received notice of the final hearing.

E. The Court finds that the parties were married on May 29, 1995 in Lancaster, Ohio; and, that there were no children born as issue of said marriage. The Court further finds that the Plaintiff Wife is not now pregnant.

F. The Court finds from the evidence adduced that the Defendant is guilty of gross neglect of duty and extreme

REAL ESTATE CONVEYANCE
Fee $ ____
Exempt # F
Barbara Curtiss
Auditor, Fairfield County, Ohio

TRANSFERRED
DEC 19 1996
Barbara Curtiss
County Auditor, Fairfield County, Ohio

cruelty, in violation of Ohio Revised Code Section 3105.01(D); and, for reason thereof, the Plaintiff is entitled to a divorce on the grounds of incompatibility.

G. The Court finds from the evidence adduced that the Plaintiff and Defendant divided the household goods and furnishings at the time of separation on September 7, 1996; and, that the parties have no joint bank accounts or other tangible or intangible assets which were accumulated during the term of the marriage, except as set forth in this Judgment Entry: Decree of Divorce.

H. The Court finds that the Plaintiff is the titled owner of a 1988 Dodge Daytona which is owned free and clear. The Court finds that the Defendant is the titled owner of a 1993 Ford Ranger which has a lien obligation to American Auto Financing.

I. The Court finds that the parties purchased real estate located at 943 Fairfield Avenue, Lancaster, Ohio 43130, on or about March 21, 1996, which home was purchased through Metropolitan Housing and for which there are mortgage liens to Metropolitan Housing and Fairfield Federal Savings and Loan.

J. The Court finds that the parties owe certain debts to various third-party creditors which were incurred during the term of the marriage and are marital in nature; namely, Heilig and Meyer, Fairfield County Metropolitan Housing, Lancaster Utilities, Continental Cablevision, ICS Learning Systems, American Electric Power, Dr. Charles Lowery, Fairfield Associates, Fairfield Medical Center and Fairfield Imaging Associates.

K. The Court finds that the Plaintiff's request to have her name restored to her former name of "Rhonda J. Frazier" is found to be well taken and approves same.

L. Pursuant to Ohio Revised Code Section 3105.171(G), the Court is making an equitable division of the marital property acquired during the term of the marriage, i.e. from May 29, 1995 through September 7, 1996 (date of separation); and, further, that the Plaintiff affirmatively waives the requirement that the Court identify and place a separate value on each marital asset.

It is, therefore, ORDERED, ADJUDGED and DECREED that the Plaintiff be, and hereby is, granted a divorce from the Defendant; and, that the parties shall be released from the obligations of said marriage.

1. ORDERED, that each of the parties pay any debts which he/she has incurred in his/her own name since the

parties separation on September 7, 1996; and, that each party hold the other harmless from any liability thereon. It is further ORDERED that each party pay the debts presently in his/her own name, whether same was incurred prior to the filing of the divorce or subsequent to the filing of the divorce; and, that each party save the other party harmless from any liability thereon.

2. ORDERED, that the Plaintiff be solely responsible for the debts to Heilig & Meyers, Fairfield County Metropolitan Housing, lancaster Utilities, Dr. Charles Lowery, Fairfield Associates, Fairfield Imaging Associates and Continental Cablevision. The Plaintiff shall save the Defendant harmless from any liability on these debts.

3. ORDERED, that the Defendant be solely responsible for the debts to ICS Learning Systems, Fairfield Medical Center and American Electric Power. The Defendant shall save the Plaintiff harmless from any liability on these debts.

4. ORDERED, that each party retain the household goods and furnishings presently in his/her possession, free and clear of any claim of the other party.

5. ORDERED, that each party shall continue to live separate and apart from the other and each shall go his/her own way without the direction and control from the other and, further, each shall not annoy, molest, harass, bother or otherwise interfere with the other in any manner whatsoever.

6. ORDERED, that the Plaintiff Wife be granted sole ownership of the property located at 943 Fairfield Avenue, Lancaster, Ohio, free and clear of any claim of the Defendant Husband. The Plaintiff Wife shall be solely responsible for the mortgage liens to Metropolitan Housing and Fairfield Federal Savings and Loan and shall save the Defendant Husband harmless from any liability thereon.
See Attached Exhibit 'A'

7. ORDERED, that the Defendant Husband's one-half interest in the real estate located at 943 Fairfield Avenue, Lancaster, Ohio, which one-half interest has been granted to the Plaintiff Wife in this Judgment Entry: Decree of Divorce be transferred pursuant to Ohio Civil Rule 70 by the Fairfield County Auditor's Office and Recorder's Office who shall use this Judgment Entry: Decree of Divorce, in lieu of a Quit Claim Deed, to effectuate the transfer of the real estate solely to the name of the Plaintiff Wife. This Order is being made due to the fact that the Defendant Husband has failed to enter an appearance in this divorce action and is a party in default.

8. ORDERED, that the Plaintiff Wife retain sole ownership of the 1988 Dodge Daytona, free and clear of any claim of the Defendant Husband.

9. ORDERED, that the Defendant Husband retain sole ownership of the 1993 Ford Ranger, free and clear of any claim of the Plaintiff Wife. The Defendant Husband shall be solely responsible for the debt owed to American Auto Financing on this vehicle and shall save the Plaintiff Wife harmless from any liability thereon.

10. ORDERED, that the Plaintiff Wife be restored to her former name of "Rhonda J. Frazier".

11. ORDERED, that the Clerk of Courts serve notice of this Judgment Entry: Decree of Divorce pursuant to Civil Rule 5 upon every party not in default within three (3) days of the filing of said Judgment Entry: Decree of Divorce; and, the Clerk shall certify that the required service was made in the case docket.

12. ORDERED, that the costs in this matter be paid by the Defendant, Randy E. Randolph.

IT IS SO ORDERED

APPROVED BY:

JUDGE JACKSON

JUDGE S. FARRELL JACKSON

R.C. Stoughton, Sr.
Ohio Reg. No.: 0025585
121 North High Street
Post Office Box 952
Lancaster, Ohio 43130
(614) 687-5962
Attorney for Plaintiff

Rhonda J. Randolph (Frazier)
Plaintiff Wife

CLERK'S CERTIFICATE

The State of Ohio, Fairfield County, ss:
I, the undersigned Clerk of Courts of said county, hereby certify that [illegible] true and correct copy of the original Decree of Divorce filed with me Dec. 19, 1996
WITNESS my hand and official seal this 19 day of December 1996
Rex Baker
Clerk of Courts
By [signature]
Deputy

FORM 602—OHIO WARRANTY DEED   Exhibit 'A'   TUTTLANX REGISTERED U. S. PAT. OFFICE TUTTLE LAW PRINT, PUBLISHERS, RUTLAND, VT.

VOL 655 PAGE 208

Know all Men by these Presents

That FAIRFIELD METROPOLITAN HOUSING AUTHORITY

of the CITY *of* LANCASTER *, County of* FAIRFIELD *and State of* OHIO *Grantor , in consideration of the sum of* ONE DOLLAR AND OTHER VALUABLE CONSIDERATIONS *to* IT *paid by*

RANDY E. RANDOLPH AND RHONDA J. RANDOLPH

of the CITY *of* LANCASTER *, County of* FAIRFIELD *and State of* OHIO *Grantee* S *, the receipt whereof is hereby acknowledged, do*ES *hereby* **grant, bargain, sell and convey** *to the said Grantee*

RANDY E. RANDOLPH AND RHONDA J. RANDOLPH

THEIR *heirs and assigns forever, the following* **Real Estate** *situated in the County of* FAIRFIELD *in the State of* OHIO *, and in the* CITY *of* LANCASTER *and bounded and described as follows:*

Being Lot No. 7 of Rozin Subdivision ONE as set forth on Plat of record in Plat Cabinet 1, Slot 135, Records of Plats, Fairfield County, Ohio.
Subject to conditions, restrictions, easements and rights of way of record.

The Grantees right to resell this property is conditioned upon approval by the Fairfield Metropolitan Housing Authority, to be based solely on the Authority's determination that the resale price represents the fair market value or a lesser amount that will result in payment to the Authority of the full amount due under the Promissory Note

TRANSFERRED

MAR 22 1996

Barbara Curtiss
County Auditor, Fairfield County, Ohio

REAL ESTATE CONVEYANCE
Fee $ 78.00
Exempt # ____________

Barbara Curtiss
Auditor, Fairfield County, Ohio

Last Transfer: Deed Record Volume 632 *, Page* 307

To have and to hold *said premises, with all the privileges and appurtenances thereunto belonging, to the said Grantee* S

RANDY E. RANDOLPH AND RHONDA J. RANDOLPH THEIR *heirs and assigns forever.*

And the said Grantor

FAIRFIELD METROPOLITAN HOUSING AUTHORITY

~~for~~ ~~and~~ ~~heirs~~

*do*ES *hereby covenant with the said Grantee*S

RANDY E. RANDOLPH AND RHONDA J. RANDOLPH

THEIR *heirs and assigns, that* IT IS *lawfully seized of the premises aforesaid; that the said premises are* **Free and Clear from all Incumbrances whatsoever** EXCEPT TAXES AND ASSESSMENTS WHICH HAVE BEEN PRORATED TO THE DATE OF CLOSING AND WHICH GRANTEES HEREIN ASSUME AND HEREBY AGREE TO PAY;

VOL 645 PAGE 607

RESIDENTIAL PROPERTY RECORD CARD

FAIRFIELD COUNTY

Situs : 943 FAIRFIELD AVE | **Map ID: 053-63013-00** | **LUC: 510-R - SINGLE FAMILY DWELL** | **Card: 1 of 1** | **Tax Year: 2016** | Printed: 09/08/16

CURRENT OWNER

FRAZIER RHONDA J
943 FAIRFIELD AVE
LANCASTER OH 43130

CAUV
Field Review Flag:

GENERAL INFORMATION

Routing No.	0629-00 007-00
Class	Residential
Living Units	1
Neighborhood	00046000
District	
Zoning	
Alternate Id	
Tax District	Lanc Corp-Lcsd

053-63013.00 02/07/2012

Property Notes

Note Codes

Land Information

Type		Size	Influence Factors	Influence %	Value
F-Regular Lot	F	78 155			38,990

Total Acres: .2775 Legal Acres: 0.00 NBHD Fact: 1.0000

Assessment Information

	Assessed	Appraised	Cost	Income	Market
Land	13,650	38,990	38,990	0	38,990
Building	31,780	90,790	90,790	0	102,610
Total	45,430	129,780	129,780	0	141,600

Value Flag

Manual Override Reason
Base Date of Value
Effective Date of Value
Owner Occupied

Entrance Information

Date	ID	Entry Code	Source
05/22/13	T10	DB-Drive By	3-Other
10/01/12	MLR	9-Door Hanger Returned	3-Other
08/28/06	JR	0-Entrance Gained/Interior Insp	1-Owner
02/01/00	JER	2-Info At Door	1-Owner
11/22/93	EC	8-Vacant	3-Other

Permit Information

Date Issued	Number	Price	Purpose	Note	Status
09/14/04	24-327	10,000	OBY		Closed Permit
12/20/94	11888	100	DWG		Closed Permit
09/22/93	6760	47,325	DWLG		Closed Permit

Sales/Ownership History

Transfer Date	Price	Type	Validity	Deed Reference	Deed Type	Grantor
12/19/96		2-Land & Building	8-Unvalidated Sales			RANDOLPH RANDY E
03/22/96	78,000	2-Land & Building	8-Unvalidated Sales	645/607		FAIRFIELD METROPOLITAN HOUSING
12/29/94		1-Land	1-Multi-Parcel Valid	632/307		FAIRFIELD HOMES INC

Property Factors

Topo: 1-Level
Utilities: 1-All Public
Street/Road:
Traffic: 1-Light

Legal Description

Parcel Tieback: **Addl. Tieback:**
Range - Township - Section: - -
Legal Descriptions:
ROZIN SUB DIV ONE
LOT 7

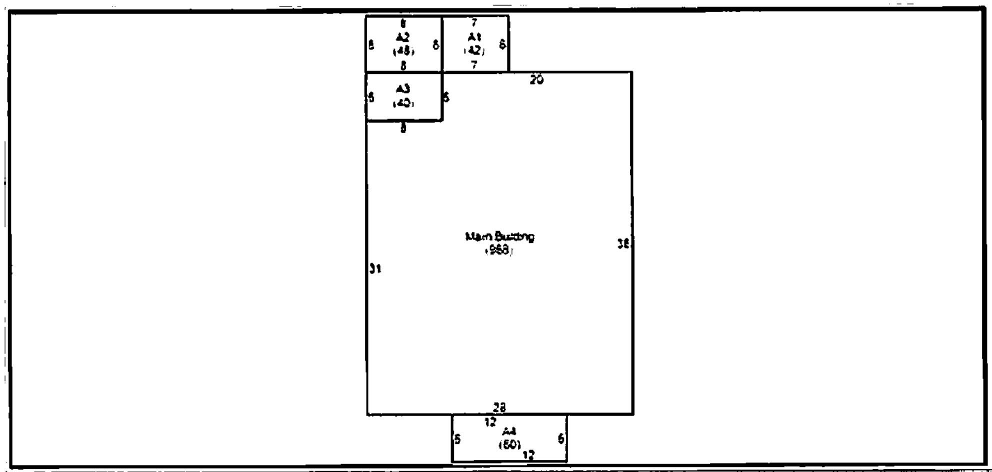
RESIDENTIAL PROPERTY RECORD CARD

FAIRFIELD COUNTY

Situs : 943 FAIRFIELD AVE | Parcel Id: 053-63013-00 | LUC: 510-R - SINGLE FAMILY DWELLIN | Card: 1 of 1 | Tax Year: 2016 | Printed: 09/08/16

Dwelling Information

Story height	1	Total Rooms	5
Exterior Walls	2-Brick	Bedrooms	4
Style	03-Ranch	Family Rooms	1
Year Built	1994	Full Baths	1
Eff Year Built		Half Baths	0
Year Remodeled		Addl. Fixtures	2
Kitchen Remod	2-No	Total Fixtures	5
Bath Remod	2-No		
Basement	4-Full		
Heat Type	2-Basic	Masonry Trim	
Fuel Type	2-Gas	Unfinished Area	
System Type		Rec Rm Size	484
Attic	1-None	FBLA Size	
Phy. Condition			
Int vs Ext	2-Same	Openings	
		# Car Bsmt Gar	
Stacks			
Pre-Fab			
Misc		Qty	
Grade	C-		
CDU	VG-VERY GOOD	Functional	
Market Adj		Economic	
% Complete		% Good Ovr	
Cost & Design	0	NBHD Fact	1



Additions

Line	Low	1st	2nd	3rd	Area	Yr Blt	Eff Yr	Grade	CDU	%Comp	Value
0					968						
1		24			42						700
2		33			48						200
3		11			40						1,100
4		11			60						1,700

Dwelling Computations

Base Price	99,490	% Good	80
Plumbing		Market Adj	
Basement	0	Functional	
Heating	0	Economic	
Attic	0	% Complete	
Other Features	6,100	C&D Factor	
		Adj Factor	1
Subtotal	109,290	Additions	3,700
Ground Floor Area	968		
Total Living Area	968	Dwelling Value	80,440

Building Notes

Outbuilding Data

Type	Yr Blt	Eff Yr	Size	Area	Gr	Qty	ModCd	PH	FV	MA	%Comp	Value
RG3-	2004		24x26	624	C	1		G	A			7,180
SM7-	2004		12x18	216		1		G	A			3,170

Misc & Gross Building Values

Misc Building No | Misc Adjusted Value
Gross Building:

Condominium / Mobile Home Information

Complex Name	Number
Condo Model	Unit Type
Unit Number	Unit View
Unit Level	Model (MH)
	Model Make (MH)

Fill in this information to identify your case:

Debtor 1	**Alan T Lerch**		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	**Rhonda J Lerch**		
	First Name	Middle Name	Last Name

United States Bankruptcy Court for the: SOUTHERN DISTRICT OF OHIO

Case number (if known)

☐ Check if this is an amended filing

Official Form 106C
Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. **Which set of exemptions are you claiming?** *Check one only, even if your spouse is filing with you.*

   ■ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

   ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. **For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.**

Brief description of the property and line on *Schedule A/B* that lists this property	**Current value of the portion you own** Copy the value from *Schedule A/B*	**Amount of the exemption you claim** *Check only one box for each exemption.*	**Specific laws that allow exemption**
943 Fairfield Ave. Lancaster, OH 43130 Fairfield County Grantor: Randy & Rhonda Randolph Grantee: Rhonda Frazier fka Rhonda Randolph **Judge Deed was signed on December 19. 1996 and recorded on December 19, 1996 in the Fairfield County Recorder's offic** Line from *Schedule A/B*: **1.1**	**$129,780.00**	■ **$129,780.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Ohio Rev. Code Ann. § 2329.66(A)(1)**
1997 Ford F150 14400 miles Location: Debtors' residence Line from *Schedule A/B*: **3.1**	**$1,515.00**	■ **$1,515.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Ohio Rev. Code Ann. § 2329.66(A)(2)**
2003 Jeep Wrangler 150000 miles Location: Debtors' residence Line from *Schedule A/B*: **3.2**	**$6,564.00**	■ **$3,100.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Ohio Rev. Code Ann. § 2329.66(A)(2)**
1994 Chevrolet Camaro 150000 miles Location: Debtors' residence No engine or transmission Line from *Schedule A/B*: **3.3**	**$500.00**	■ **$500.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Ohio Rev. Code Ann. § 2329.66(A)(18)**

Debtor 1 **Alan T Lerch**
Debtor 2 **Rhonda J Lerch**
Case number (if known)

Brief description of the property and line on *Schedule A/B* that lists this property	Current value of the portion you own Copy the value from *Schedule A/B*	Amount of the exemption you claim *Check only one box for each exemption.*	Specific laws that allow exemption
Handmade 5'X8' trailer **Location: Debtors' residence** Line from *Schedule A/B*: **4.1**	**$100.00**	■ **$100.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Ohio Rev. Code Ann. § 2329.66(A)(4)(a)**
Misc furniture **Location: Debtors' residence** Line from *Schedule A/B*: **6.1**	**$500.00**	■ **$500.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Ohio Rev. Code Ann. § 2329.66(A)(4)(a)**
Misc appliances **Location: Debtors' residence** Line from *Schedule A/B*: **6.2**	**$450.00**	■ **$450.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Ohio Rev. Code Ann. § 2329.66(A)(4)(a)**
Misc lawn equipment **Location: Debtors' residence** Line from *Schedule A/B*: **6.3**	**$300.00**	■ **$300.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Ohio Rev. Code Ann. § 2329.66(A)(4)(a)**
Misc hand tools **Location: Debtors' residence** Line from *Schedule A/B*: **6.4**	**$200.00**	■ **$200.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Ohio Rev. Code Ann. § 2329.66(A)(4)(a)**
Misc electronics **Location: Debtors' residence** Line from *Schedule A/B*: **7.1**	**$450.00**	■ **$450.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Ohio Rev. Code Ann. § 2329.66(A)(4)(a)**
Misc clothing **Location: Debtors' residence** Line from *Schedule A/B*: **11.1**	**$400.00**	■ **$400.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Ohio Rev. Code Ann. § 2329.66(A)(4)(a)**
Checking: Woodforest Line from *Schedule A/B*: **17.1**	**$950.00**	■ **$950.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Ohio Rev. Code Ann. § 2329.66(A)(3)**
Federal, State, and Local: Location: Debtors' residence Line from *Schedule A/B*: **28.1**	**Unknown**	☐ ■ 100% of fair market value, up to any applicable statutory limit	**Ohio Rev. Code Ann. §2329.66(A)(9)(g)**
Federal, State, and Local: Location: Debtors' residence Line from *Schedule A/B*: **28.1**	**Unknown**	■ **$2,000.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Ohio Rev. Code Ann. § 2329.66(A)(18)**

3. **Are you claiming a homestead exemption of more than $160,375?**
(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

■ No

☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

☐ No

☐ Yes

Fill in this information to identify your case:

Debtor 1 **Alan T Lerch**
First Name / Middle Name / Last Name

Debtor 2 **Rhonda J Lerch**
(Spouse if, filing) First Name / Middle Name / Last Name

United States Bankruptcy Court for the: SOUTHERN DISTRICT OF OHIO

Case number ______________
(if known)

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.

■ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

	Column A **Amount of claim** Do not deduct the value of collateral.	*Column B* **Value of collateral that supports this claim**	*Column C* **Unsecured portion** If any
2.1 Fairfield Federal Savings & Loan	$24,830.56	$129,780.00	$0.00
2.2 Fairfield National Ban	$3,464.00	$6,564.00	$0.00

2.1 Fairfield Federal Savings & Loan
Creditor's Name

PO BOX 728
111 E. Main Str
Lancaster, OH 43130
Number, Street, City, State & Zip Code

Describe the property that secures the claim:

943 Fairfield Ave. Lancaster, OH 43130 Fairfield County
Grantor: Randy & Rhonda Randolph
Grantee: Rhonda Frazier fka Rhonda Randolph

Judge Deed was signed on December 19. 1996 and recorded on December 19, 1996 in the Fairfield County

As of the date you file, the claim is: Check all that apply.
☐ Contingent
☐ Unliquidated
☐ Disputed

Who owes the debt? Check one.
☐ Debtor 1 only
☐ Debtor 2 only
■ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim relates to a community debt**

Nature of lien. Check all that apply.
☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☐ Other (including a right to offset) ______________

Date debt was incurred ______________ **Last 4 digits of account number** ______________

2.2 Fairfield National Ban
Creditor's Name

143 W Main St
Lancaster, OH 43130
Number, Street, City, State & Zip Code

Describe the property that secures the claim:

2003 Jeep Wrangler 150000 miles
Location: Debtors' residence

As of the date you file, the claim is: Check all that apply.
☐ Contingent
☐ Unliquidated
☐ Disputed

Who owes the debt? Check one.

Nature of lien. Check all that apply.

Debtor 1	**Alan T Lerch**			Case number (if know)
	First Name	Middle Name	Last Name	
Debtor 2	**Rhonda J Lerch**			
	First Name	Middle Name	Last Name	

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim relates to a community debt**

- ☐ An agreement you made (such as mortgage or secured car loan)
- ☐ Statutory lien (such as tax lien, mechanic's lien)
- ☐ Judgment lien from a lawsuit
- ☐ Other (including a right to offset)

Date debt was incurred **Opened 09/13 Last Active 9/16/16** **Last 4 digits of account number** **0913**

Add the dollar value of your entries in Column A on this page. Write that number here:	**$28,294.56**
If this is the last page of your form, add the dollar value totals from all pages. Write that number here:	**$28,294.56**

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

OR 1566 PAGE 3559

201100005079
Filed for Record in
FAIRFIELD COUNTY, OH
GENE WOOD, COUNTY RECORDER
03-28-2011 At 09:36 am.
MORTGAGE 92.00
OR Book 1566 Page 3559 - 3568

OPEN END MORTGAGE

MAXIMUM LIEN: The Maximum Amount of Loan Indebtedness secured by this Open-End Mortgage is $25,000.00. The words "Maximum Amount of Loan Indebtedness" as used in this Mortgage mean the maximum unpaid balance of loan advances made under the Credit Agreement, which may be outstanding at any one time. The Maximum Amount of Loan Indebtedness does not include any (A) interest, (B) taxes, (C) assessments, (D) insurance premiums, or (E) costs incurred for the protection of the Property. Grantor and Lender intend that, in addition to any other indebtedness or obligations secured hereby, this Mortgage shall secure indebtedness arising from loan advances made by Lender after this Mortgage is delivered to the recorder for record.

THIS MORTGAGE dated 03/21/2011, is made and executed between RHONDA J LERCH, FKA RHONDA J FRAZIER, FKA RHONDA J RANDOLPH, AND ALAN T LERCH WIFE AND HUSBAND (referred to below as "Grantor") and FAIRFIELD FEDERAL SAVINGS AND LOAN ASSOCIATION OF LANCASTER, a corporation organized under the laws of the United States of America, with its office and principal place of business 111 East Main Street, Lancaster, Ohio (referred to below as "Lender").

GRANT OF MORTGAGE. For valuable consideration, Grantor grants, mortgages and conveys to Lender, with mortgage covenants and upon the statutory condition, all of Grantor's right, title, and interest in and to the following described real property, together with all existing or subsequently erected or affixed buildings, improvements and fixtures; all easements, rights of way, and appurtenances; all water, water rights, watercourses and ditch rights (including stock in utilities with ditch or irrigation rights); and all other right, royalties and profits relating to the real property, including without limitation all mineral, oil, gas, geothermal and similar matters, **(the "Real Property") located in Fairfield County, State of Ohio:**

See Exhibit A

The Real Property or its address is commonly known as 943 FAIRFIELD AVE, Lancaster, OH 43130-4879.

REVOLVING LINE OF CREDIT. Specifically, in addition to the amounts specified in the Indebtedness definition, and without limitation, this Mortgage secures a revolving line of credit, which obligates Lender to make advances to Grantor so long as Grantor complies with all the terms of the Credit Agreement. Such advances may be made, repaid, and remade from time to time, subject to the limitation that the total outstanding balance owing at any one time, not including finance charges on such balance at a fixed or variable rate or sum as provided in the Credit Agreement, any temporary overages, other charges and any amounts expended or advanced as provided in either the Indebtedness paragraph or this paragraph, shall not exceed the Credit Limit as provided in the Credit Agreement. It is the intention of Grantor and Lender that this Mortgage secures the balance outstanding under the Credit Agreement from time to time from zero up to the Credit Limit as provided in this Mortgage and any intermediate balance.

Grantor presently assigns to Lender all of Grantor's right title, and interest in and to all present and future leases of the Property and all Rents from the Property. In addition, Grantor grants to Lender a Uniform Commercial Code security interest in the Personal Property and Rents.

THIS MORTGAGE, INCLUDING THE ASSIGNMENTS OF RENTS AND THE SECURITY INTEREST IN THE RENTS AND PERSONAL PROPERTY, IS GIVEN TO SECURE (A) PAYMENT OF THE INDEBTEDNESS AND (B) PERFORMANCE OF EACH OF GRANTOR'S AGREEMENTS AND OBLIGATIONS UNDER THE CREDIT AGREEMENT, THE RELATED DOCUMENTS, AND THIS MORTGAGE. THIS MORTGAGE IS GIVEN AND ACCEPTED ON THE FOLLOWING TERMS:

PAYMENT AND PERFORMANCE. Except as otherwise provided in this Mortgage, Grantor shall pay to Lender all amounts secured by this Mortgage as they become due and shall strictly perform all of Grantor's obligations under this Mortgage.

POSSESSION AND MAINTENANCE OF THE PROPERTY. Grantor agrees that Grantor's possession and use of the Property shall be governed by the following provisions:

Possession and Use. Until the occurrence of an Event of Default, Grantor may (1) remain in possession and control of the Property;
(2) use, operate or manage the Property; and (3) collect the Rents from the Property.

Duty to Maintain. Grantor shall maintain the Property in good condition and promptly perform all repairs, replacements, and maintenance necessary to preserve it value.

Compliance With Environmental Laws. Grantor represents and warrants to Lender that: (1) During the period of Grantor's ownership of the Property, there has been no use , generation, manufacture, storage, treatment, disposal, release or threatened release of any Hazardous Substance by any person on, under, about or from the Property; (2) grantor has no knowledge of, or reason to believe that there has been, except as previously disclosed to and acknowledged by Lender in writing, (a) any breach or violation of any Environmental Laws, (b) any use, generation, manufacture, storage, treatment, disposal, release or threatened release of any Hazardous Substance on, under, about or from the Property by any prior owners or occupants of the Property, or (c) any actual or threatened litigation or claims of any kind by any person relating to such matters; and (3) Except as previously disclosed to and acknowledged by Lender in writing, (a) neither Grantor nor any tenant, contractor, agent or other authorized user of the Property shall use, generate, manufacture, store, treat, dispose of or release any Hazardous Substance on, under, about or from the Property; and (b) any such activity shall be conducted in compliance with all applicable federal, state, and local laws, regulations and ordinances, including without limitation all Environmental Laws. Grantor authorizes Lender and its agents to enter upon the Property to make such inspections and tests, at Grantors expense, as Lender may deem appropriate to determine compliance of the Property with this section of the Mortgage. Any inspections or tests made by Lender shall be for Lender's purposes only and shall not be construed to create any responsibility or liability on the part of Lender to Grantor or to any other person. The representations and warranties contained herein are based on Grantor's due diligence in investigating the Property for Hazardous Substances. Grantor hereby (1) releases and waives any future claims against Lender for indemnity or contribution in the event Grantor becomes liable for cleanup or other costs under any such laws; and (2) agrees to indemnify and hold harmless Lender against any and all claims, losses, liabilities, damages, penalties, and expenses which Lender may directly or indirectly sustain or suffer resulting from a breach of this section of the Mortgage or as a consequence of any use, generation, manufacture, storage, disposal, release or threatened release occurring prior to Grantor's ownership or interest in the Property, whether or not the same was or should have been known to Grantor. The provisions of this section of this Mortgage, including the obligation to indemnify, shall survive the payment of the Indebtedness and the satisfaction and reconveyance of the lien of this Mortgage and shall not be affected by Lender's acquisition of any interest in the Property, whether by foreclosure or otherwise.

Nuisance, Waste. Grantor shall not cause, conduct or permit any nuisance nor commit, permit, or suffer any stripping of or waste on or to the Property or any portion of the Property. Without limiting the generality of the foregoing, Grantor will not remove, or grant or any other party the right to remove, any timber minerals (including oil and gas), coal, clay, scoria, soil, gravel or rock products without Lender's prior written consent.

Removal of Improvements. Grantor shall not demolish or remove any Improvements from the Real Property without Lender's prior written consent. As a condition to the removal of any Improvements, Lender may require Grantor to make arrangements satisfactory to Lender to replace such Improvements with Improvements of at least equal value.

Lender's Right to Enter. Lender and Lender's agent and representatives may enter upon the Real Property at all reasonable times to attend to Lender's interests and to inspect the Real Property for purposes of Grantor's compliance with the terms and conditions of this Mortgage.

Compliance with Governmental Requirements. Grantors shall promptly comply with all laws, ordinances, and regulations, now or hereafter in effect, of all governmental authorities applicable to the use or occupancy of the Property. Grantor may contest in good faith any such law, ordinance or regulation and withhold compliance during any proceeding, including appropriate appeals, so long as Grantor has notified Lender in writing prior to doing so and so long as, in Lender's sole opinion , Lender's interest in the Property are not jeopardized. Lender may require Grantor to post adequate security or a surety bond, reasonably satisfactory to Lender, to protect Lender's interest.

Duty to Protect. Grantor agrees neither to abandon or leave unattended the Property. Grantor shall do all other acts, in addition to those acts set forth above in this section, which from the character and use of the Property are reasonably necessary to protect and preserve the Property.

DUE ON SALE-CONSENT BY LENDER. Lender may, at Lender's option, declare immediately due and payable all sums secured by this Mortgage upon the sale or transfer, without Lender's prior written consent, of all or any part of the Real Property, or any interest in the Real Property. A "sale or transfer" means the conveyance of Real Property or any right, title or interest in the Real Property; whether legal, beneficial or equitable; whether voluntary or involuntary; whether by outright sale, deed, installment sale contract, land contract, contract for deed, leasehold interest with a term greater than three (3) years, lease-option contract, or by sale , assignment, or transfer of any beneficial interest in or to any land trust holding title to the Real Property, or by any other method of conveyance of an interest in Real Property. However, this option shall not be exercised by Lender if such exercise is prohibited by federal law or by Ohio law.

TAXES AND LIENS. The following provisions relating to the taxes and liens on the property are part of this Mortgage:

Payment. Grantor shall pay when due (and in all events to delinquency) all taxes, payroll taxes, special taxes, assessments, water charges and sewer service charges levied against or on account of the Property, and shall pay when due all claims for work done on or for services rendered or material furnished to the Property. Grantor shall maintain the Property free of any liens having priority over or equal to the interest of Lender under this Mortgage, except for the Existing Indebtedness referred to in the mortgage or those liens specifically agreed to in writing by Lender, and except for the lien of taxes and assessments not due as further specified in the Right to Contest paragraph.

Right to Contest. Grantor may withhold payment of any tax, assessment, or claim in connection with a good faith dispute over the obligation to pay, so long as Lender's interest in the Property is not jeopardized. If a lien arises or is filed as a result of nonpayment, Grantor shall within fifteen (15) days after the lien arises or , if a lien is filed, with in fifteen (15) days after Grantor has notice of filing, secure the discharge of the lien, or if requested by Lender, deposit wit Lender cash or a sufficient corporate surety bond or other security satisfactory to Lender in an amount sufficient to discharge the lien plus any costs and attorneys' fees or other charges that could accrue as a result of a foreclosure or sale under the lien. In any contest, Grantor shall defend itself and Lender and shall satisfy any adverse judgment before enforcement against the Property. Grantor shall name Lender as an addition obligee under any surety bond furnished in the contest proceedings.

Evidence of Payment. Grantor shall upon demand furnish to Lender satisfactory evidence of payment of taxes or assessments and shall authorize the appropriate governmental official to deliver to Lender at any time a written statement of the taxes and assessments against the Property.

Notice of Construction. Grantor shall notify Lender at least fifteen (15) days before any work is commenced, any services are furnished, or any materials are supplied to the Property, if any mechanic's lien, materialmen's lien, or other lien could be asserted on account of the work, services or materials. Grantor will upon request of Lender furnish to Lender advance assurances satisfactory to Lender that Grantor can and will pay the cost of such improvements.

PROPERTY DAMAGE INSURANCE. The following provisions relating to insuring the Property are part of this Mortgage:

Maintenance of Insurance. Grantor shall procure and maintain policies of fire insurance with standard extended coverage endorsements on a replacement basis for the full insurable value covering all improvements on the Real Property in an amount sufficient to avoid application of any coinsurance clause, and with a standard mortgagee clause in favor of Lender. Policies shall be written by such insurance companies and in such form as may be reasonably acceptable to Lender. Grantor shall deliver to Lender certificates of coverage form each insurer containing a stipulation that coverage will not be cancelled or diminished without a minimum of thirty (30) days' prior written notice to Lender and not containing any disclaimer of insurer's liability for failure to give such notice. Each insurance policy also shall include an endorsement providing that coverage in favor of Lender will not be impaired in any way by any act, omission or default of Grantor of any other person. Should the Real Property be located in an area designated by the Director of the Federal Emergency Management Agency as a special flood hazard area, Grantor agrees to obtain and maintain Federal Flood Insurance, if available, within 45 days after notice is given by Lender that the Property is located in a special flood hazard area, for the full unpaid principal balance of the loan and any prior liens on the property securing the loan, up to the maximum policy limits set under the National Flood Insurance Program or as otherwise required by Lender, and maintain such insurance for the term of the loan.

Application of Proceeds. Grantor shall promptly notify Lender of any loss or damage to the Property. Lender may make proof of loss if Grantor fails to do so within fifteen (15) days of the casualty. Whether or not Lender's security is impaired, Lender may, at Lender's election, receive and retain the proceeds of any insurance and apply the proceeds to the reduction of the Indebtedness, payment of any lien affecting the Property, or the restoration and repair of the Property. If Lender elects to apply the proceeds to restoration and repair, Grantor shall repair or replace the damaged or destroyed Improvements in a manner satisfactory to Lender. Lender shall, upon satisfactory proof of such expenditure, pay or reimburse Grantor from the proceeds for the reasonable cost of repair or restoration if Grantor is not in default under this Mortgage. Any proceeds which have not been disbursed within 180 days after their receipt and which Lender has not committed to the repair or restoration of the Property shall be used first to pay any amount owing to Lender under this Mortgage, then to pay accrued interest, and the remainder, if any, shall be applied to the principal balance of the Indebtedness. If Lender holds any proceeds after payment in full of the Indebtedness, such proceeds shall be paid to Grantor as Grantor's interests may appear.

Compliance with existing Indebtedness. During the period in which any Existing Indebtedness described below is in effect, compliance with the insurance provisions contained in the instrument evidencing such Existing Indebtedness shall constitute compliance with the insurance provisions under this Mortgage, to the extent compliance with the terms of this Mortgage would constitute a duplication of insurance requirement. If any proceeds from the insurance become payable on loss, the provisions in this Mortgage for division of proceeds shall apply only to that portion of the proceeds not payable to the holder of the Existing Indebtedness.

LENDER'S EXPENDITURES. If Grantor fails (A) to keep the property free of all taxes, liens, security interests, encumbrances, and other claims, (B) to provide any required insurance on the Property, (C) to make repairs to the Property or to comply with any obligation to maintain Existing Indebtedness in good standing as required below, then Lender may do so. If any action or proceeding is commenced that would materially affect Lender's interest in the Property, the Lender on Grantor's behalf may, but is not required to, take any action that Lender believes to be appropriate to protect Lender's interest. All expenses incurred or paid by Lender for such purposes will then bear interest at the rate charged under the Credit Agreement from the date incurred or paid by Lender to the date of repayment by Grantor. All such expenses will become a part of the Indebtedness and, at Lender's option, will (A) be payable on demand; (B) be added to the balance of the Credit Agreement and be apportioned among and be payable with any installment payments to become due during either (1) the term of any applicable insurance policy; or (2) the remaining term of the Credit Agreement; (C) be treated as a balloon payment which will be due and payable at the Credit Agreement's maturity. The Mortgage also will secure payment of these amounts. The rights provided for in this paragraph shall be in addition to any other rights or any remedies to which Lender may be entitled on account of any default. Any such action by Lender shall not be construed as curing the default so as to bar Lender from any remedy that it otherwise would have had.

WARRANTY; DEFENSE OF TITLE. The following provisions relating to ownership of the Property are a part of this Mortgage:

Title. Grantor warrants that: (a) Grantor holds good and marketable title of record to the Property in fee simple, free and clear of all liens and encumbrances other than those set forth in the Real Property description or in the Existing Indebtedness section below or in any title insurance policy, title report or final title opinion issued in favor of, and accepted by, Lender in connection with this Mortgage, and (b) Grantor has the full right, power, and authority to execute and deliver this Mortgage to Lender.

Defense of Title. Subject to the exception in the paragraph above, Grantor warrants and will forever defend the title to the Property against the lawful claims of all persons. In the event any action or proceeding is commenced that questions Grantor's title or the interest of Lender under this Mortgage, Grantor shall defend the action at Grantor's expense. Grantor may be the nominal party in such proceeding, but Lender shall be entitled to participate in the proceeding and to be represented in the proceeding by counsel of Lender's own choice, and Grantor will deliver, or cause to be delivered, to Lender such instruments as Lender may request from time to time to permit such participations.

Compliance With Laws. Grantor warrants that the Property and Grantor's use of the Property complies with all existing applicable laws, ordinances, and regulations of governmental authorities.

Survival of Promises. All promises, agreements, and statements Grantor has made in this Mortgage shall survive the execution and delivery of this Mortgage, shall be continuing in nature and shall remain in full force and effect until such time as Grantor's Indebtedness is paid in full.

EXISTING INDEBTEDNESS. The following provisions concerning Existing Indebtedness are a part of this Mortgage:

Existing Lien. The lien of this Mortgage securing the Indebtedness may be secondary and inferior to an existing lien. Grantor expressly covenants and agrees to pay, or see to the payment of, the Existing Indebtedness and to prevent any default on such indebtedness, any default under the instruments evidencing such indebtedness, or any default under any security documents for such indebtedness.

No Modifications. Grantor shall not enter into any agreement with the holder of any mortgage, deed of trust, or other security agreement which has priority over this Mortgage by which that agreement is modified, amended, extended, or renewed without the prior written consent of Lender. Grantor shall neither request nor accept any future advances under any such security agreement without prior written consent of Lender.

CONDEMNATION. The following provisions relation to condemnation proceedings are part of this Mortgage:

Proceedings. If a proceeding in condemnation is filed, Grantor shall promptly notify Lender in writing and Grantor shall promptly take such steps as may be necessary to defend the action and obtain the award. Grantor may be the nominal party in such proceeding, but Lender shall be entitled to participate in the proceeding and to be represented in the proceeding by counsel of its own choice, and Grantor will deliver or cause to be delivered to Lender such instruments and documentation as may be requested by Lender from time to time to permit such participation.

Application of Net Proceeds. If all or any part of the Property is condemned by eminent domain proceedings or by any proceeding or purchase in lieu of condemnation, Lender may at its election require that all or any portion of the net proceeds of the award be applied to the Indebtedness or the repair or restoration of the Property. The net proceeds of the award shall mean the award after payment of all reasonable costs, expenses, and attorneys' fees incurred by Lender in connection with the condemnation.

IMPOSITION OF TAXES, FEES AND CHARGES BY GOVERNMENTAL AUTHORITIES. The following provisions relating to governmental taxes, fees and charges are a part of this Mortgage:

Current Taxes, Fees and Charges. Upon request by Lender, Grantor shall execute such documents in addition to this Mortgage and take whatever other action is requested by Lender to perfect and continue Lender's lien on the Real Property. Grantor shall reimburse Lender for all taxes, as described below, together with all expenses incurred in recording, perfecting or continuing this Mortgage, including without limitation all taxes, fees, documentary stamps, and other charges for recording or registering this Mortgage.

Taxes. The following shall constitute taxes to which this section applies: (1) a specific tax upon this type of Mortgage or upon all or any part of the Indebtedness secured by this Mortgage; (2) a specific tax on Grantor which Grantor is authorized or required to deduct from payments on the Indebtedness secured by this type of Mortgage; (3) a tax on this type of Mortgage chargeable against the Lender or the holder of the Credit Agreement; and (4) a specific tax on all or any portion of the Indebtedness or on payments of principal and interest made by Grantor.

Subsequent Taxes. If any tax to which this section applies is enacted subsequent to the date of this Mortgage, this event shall have the same as an Event of Default, and Lender may exercise any or all of its available remedies for an Event of Default as provided below unless Grantor either (1) pays the tax before it becomes delinquent, or (2) contests the tax as provided above in the Taxes and Liens section and deposits with Lender cash or a sufficient corporate surety bond or other security satisfactory to Lender.

SECURITY AGREEMENT; FINANCING STATEMENTS. The following provisions relating to this Mortgage as a security agreement are a part of this Mortgage:

Security Agreement. This instrument shall constitute a Security Agreement to the extent any of the Property constitutes fixtures, and Lender shall have all of the rights of a secured party under the Uniform Commercial Code as amended from time to time.

Security Interest. Upon request by Lender, Grantor shall execute financing statements and take whatever other action is requested by Lender to perfect and continue Lender's security interest in the Personal Property. In addition to recording this Mortgage in the real property records, Lender may, at any time and without further authorization from Grantor, file executed counterparts, copies or reproductions of this Mortgage as a financing statement. Grantor shall reimburse Lender for all expenses incurred in perfecting or continuing this security interest. Upon default, Grantor shall not remove, sever or detach the Personal Property from the Property. Upon default, Grantor shall assemble any Personal Property not affixed to the Property in manner and at a place reasonably convenient to Grantor and Lender and make it available to Lender within three (3) days after receipt of written demand from Lender to the extent permitted by applicable law.

Addresses. The mailing addresses of Grantor (debtor) and Lender (secured party) from which information concerning the security interest granted by this Mortgage may be obtained (each as required by the Uniform Commercial Code) are as stated on the first page of this Mortgage.

FURTHER ASSURANCES; ATTORNEY-IN-FACT. The following provisions relating to further assurances and attorney-in-fact are a part of this Mortgage:

Further Assurances. At any time, and from time to time, upon request of Lender, Grantor will make, execute and deliver, or will cause to be made, executed or delivered, to Lender or to Lender's designee, and when requested by Lender cause to be filed, recorded, refiled, or rerecorded, as the case may be, at such times and in such offices and places as Lender may deem appropriate, any and all such mortgages, deeds of trust, security deeds, security agreements, financing statements, continuation statements, instruments of further assurance, certificates, and other documents as may, in sole opinion of Lender, be necessary or desirable in order to effectuate, complete, perfect, continue or preserve (1) Grantor's obligations under the Credit Agreement, this Mortgage, and the Related Documents, and (2) the liens and security interests created by this Mortgage on the Property, whether now owned or hereafter acquired by Grantor. Unless prohibited by law or Lender agrees to the contrary in writing, Grantor shall reimburse Lender for all costs and expenses incurred in connection with the matters referred to in this paragraph.

Attorney-in-fact. If Grantor fails to do any of the things referred to in the preceding paragraph, Lender may do so for and in the name of Grantor and at Grantor's expense. For such purposes, Grantor hereby irrevocably appoints Lender as Grantor's attorney-in-fact for the purpose of making, executing, delivering, filing, recording, and doing all other things as may be necessary or desirable, in Lender's sole opinion, to accomplish the matters referred to in the preceding paragraph.

FULL PERFORMANCE. If Grantor pays all the indebtedness when due, terminates the credit line account, and otherwise performs all the obligations imposed upon Grantor under this Mortgage, Lender shall execute and deliver to Grantor a suitable satisfaction of this Mortgage and suitable statements of termination of any financing statement on file evidencing Lender's security interest in the Rents and the Personal Property. Grantor will pay, if permitted by applicable law, any reasonable termination fee as determined by Lender from time to time.

EVENTS OF DEFAULT. Grantor will be in default under this Mortgage if any of the following happen: (A) Grantor commits fraud or makes a material misrepresentation at any time in connection with the Credit Agreement. This can include, for example, a false statement about Grantor's income, assets, liabilities, or any other aspects of Grantor's financial condition. (B) Grantor does not meet the repayment terms of the Credit Agreement. (C) Grantor's action or inaction adversely affects the collateral or Lender's rights in the collateral. This can include, for example, failure to maintain required insurance, waste or destructive use of the dwelling, failure to pay taxes, death of all persons liable on the account, transfer of title or sale of dwelling, creation of a senior lien on the dwelling without Lender's permission, foreclosure by the holder of another lien, or the use of funds or dwelling for prohibited purposes.

RIGHTS AND REMEDIES ON DEFAULT. Upon the occurrence of an Event of Default and at any time thereafter, Lender, at Lender's option, may exercise any one or more of the following rights and remedies in addition to any other rights or remedies provided by law:

Accelerate Indebtedness. Lender shall have the right at its option without notice to Grantor to declare the entire Indebtedness immediately due and payable, including any prepayment penalty, which Grantor would be required to pay.

UCC Remedies. With respect to all or any part of the Personal Property, Lender shall have the rights and remedies of a secured party under the Uniform Commercial Code.

Collects Rent. Lender shall have the right, without notice to Grantor, to take possession of the Property and collect the Rents, including amounts past due and unpaid, and apply the net proceeds, over and above Lender's costs, against the Indebtedness. In furtherance of this right, Lender may required any tenant or other user of the Property to make payments of rent or use fees directly to Lender. If the Rents are collected by Lender, then Grantor irrevocably designates Lender as Grantor's attorney-in-fact to endorse instruments received in payment thereof in the name of Grantor and to negotiate the same and collect the proceeds. Payments by tenants or other users to Lender in response to Lender's demand shall satisfy the obligations for which the payments are made, whether or not any proper grounds for the demand existed. Lender may exercise its rights under this subparagraph either in person, by agent, or through a receiver.

Appoint Receiver. Lender shall have the right to have a receiver appointed to take possession of all or any part of the Property, with the power to protect and preserve the Property, to operate the Property preceding foreclosure or sale, and to collect the Rents from the Property and apply the proceeds, over and above the cost of the receivership, against the Indebtedness. The receiver may serve without bond if permitted by law. Lender's right to the appointment of a receiver shall exist whether or not the apparent value of the property exceeds the Indebtedness by a substantial amount. Employment by Lender shall not disqualify a person from serving as a receiver.

Judicial Foreclosure. Lender may obtain a judicial decree foreclosing Grantor's interest in all or any part of the Property.

Deficiency Judgment. If permitted by applicable law, Lender may obtain a judgment for any deficiency remaining in the Indebtedness due to Lender after application of all amounts received from the exercise of rights provided in this section.

Tenancy at Sufferance. If Grantor remains in possession of the Property after the Property is sold as provided above or Lender otherwise becomes entitled to possession of the Property upon default of Grantor, Grantor shall become a tenant at sufferance of Lender or the purchaser of the Property and shall, at Lender's option, either (1) pay a reasonable rental for the use of the Property, or (2) vacate the Property immediately upon the demand of Lender.

Other Remedies. Lender shall have all other rights and remedies provided in this Mortgage or the Credit Agreement or available at law or in equity.

Sale of the Property. To the extent permitted by applicable law, Grantor hereby waives any and all right to have the Property marshaled. In exercising its rights and remedies, Lender shall be free to sell all or any part of the Property together or separately, in one sale or by separate sales. Lender shall be entitled to bid at any public sale on all or any portion of the Property.

Notice of Sale. Lender will give Grantor reasonable notice of the time and place of any public sale of the Personal Property or of the time after which any private sale or other intended disposition of the Personal Property is to be made. Reasonable notice shall mean notice given at least ten (10) days before the time of the sale or disposition. Any sale of the Personal Property may be made in conjunction with any sale of the Real Property.

Election of Remedies. All of Lender's rights and remedies will be cumulative and may be exercised alone or together. An election by ender to choose any one remedy will not bar Lender from using any other remedy. If Lender decides to spend money or to perform any of Grantor's obligations under this Mortgage, after Grantor's failure to do so, that decision by Lender will not affect Lender's right to declare Grantor in default and to exercise Lender's remedies.

Attorney's Fees; Expenses. If Lender institutes any suit or action to enforce any of the terms of this Mortgage, Lender shall be entitled to recover such sum as the court may adjudge reasonable as attorney's fees at trial and upon any appeal. Whether or not any court action is involved , and to the extent not prohibited by law, all reasonable expenses Lender incurs that in Lender's opinion are necessary at any time or the protection of its interest or the enforcement of its rights shall become a part of the Indebtedness payable on demand and shall bear interest at the Credit Agreement rate from the date of the expenditure until repaid. Expenses covered by this paragraph include, without limitation, however subject to any limits under applicable law, Lender's attorneys' fees and Lender's legal expenses, whether or not there is a lawsuit, including attorneys' fees and expenses for bankruptcy proceedings (including efforts to modify or vacate any automatic stay or injunction), appeals, and any anticipated post-judgment collection services, the costs of searching records, obtaining title reports (including foreclosure reports), surveyors' reports, appraisal fees and title insurance, to the extent permitted by applicable law. Grantor also will pay any court costs, in addition to all other sums provided by law.

NOTICES. Any notice required to be given under this Mortgage, including without limitation any notice of default and any notice of sale shall be given in writing, and shall be effective when actually delivered, when actually received by telefacsimile (unless otherwise required by law), when deposited with a nationally recognized overnight courier, or, if mailed, when deposited in the United States mail, as first class, certified or registered mail postage paid, directed to the addresses shown near the beginning of this Mortgage. All copies of notices of foreclosure from the holder of any lien which has priority over this Mortgage shall be sent to Lender's address, as shown near the beginning of this Mortgage. Any person may change his or her address for notices under this Mortgage by giving formal written notice to the other person or persons, specifying that the purpose of the notice is to change the person's address. For notice purposes, Grantor agrees to keep Lender informed at all times of Grantor's current address. Unless otherwise provided or required by law, if there is more than one Grantor, any notice given by Lender to any Grantor is deemed to be notice given to all Grantors. It will be Grantor's responsibility to tell the other of the notice from Lender.

MISCELLANEOUS PROVISIONS. The following miscellaneous provisions are a part of this Mortgage:

Amendments. What is written in this Mortgage and in the Related Documents is Grantor's entire agreement with Lender concerning the matters covered by this Mortgage. To be effective, any change or amendment to this Mortgage must be in writing and must be signed by whoever will be bound or obligated by the change or amendment.

Caption Headings. Caption headings in this Mortgage are for convenience purposes only and are not to be used to interpret or define the provisions of this Mortgage.

Governing Law. This Mortgage will be governed by and interpreted in accordance with federal law and the laws of the State of Ohio. The Mortgage has been accepted by Lender in the State of Ohio.

Choice of Venue. If there is a lawsuit, Grantor agrees upon Lender's request to submit to the jurisdiction of the courts of Fairfield County, State of Ohio.

No Waiver by Lender. Grantor understands Lender will not give up any of Lender's rights under this Mortgage unless Lender does so in writing. The fact that Lender delays or omits to exercise any right will not mean that Lender has given up that right. If Lender does agree in writing to give up one of Lender's rights, that does not mean Grantor will not have to comply with the other provisions of this Mortgage. Grantor also understands that if Lender does consent to a request, that does not mean that Grantor will not have to get Lender's consent again if the situation happens again. Grantor further understands that just because Lender consents to one or more of Grantor's requests, that does not mean Lender will be required to consent to any of Grantor's future requests. Grantor waives presentment, demand for payment, protest, and notice of dishonor.

Severability. If a court finds that any provision of this Mortgage is not valid or should not be enforced, that fact by itself will not mean that the rest of this Mortgage will not be valid or enforced. Therefore, a court will enforce the rest of the provisions of this Mortgage even if a provision of this Mortgage may be found to be invalid or unenforceable.

Merger. There shall be no merger of the interest or estate created by this Mortgage with any other interest or estate in the Property at any time held by or for the benefit of Lender in any capacity, without the written consent of Lender.

Successors and Assigns. Subject to any limitations stated in this Mortgage on transfer of Grantor's interest, this Mortgage shall be binding upon and inure to the benefit of the parties, their successors and assigns. If ownership of the Property becomes vested in a person other than Grantor, Lender, without notice to Grantor, may deal with Grantor's successors with reference to this Mortgage and the Indebtedness by way of forbearance or extension without releasing Grantor from the obligations of this mortgage or liability under the Indebtedness.

Time is of the Essence. Time is of the essence in the performance of this Mortgage.

DEFINITIONS. The following words shall have the following meanings when used in this Mortgage:

Borrower. The word "Borrower" **RHONDA J LERCH and ALAN T LERCH** all other persons and entities signing the Credit Agreement.

Credit Agreement. The words "Credit Agreement" mean the credit agreement dated **03/21/2011, with credit limit of 25,000.00** from Grantor to Lender, together with all renewals of, extensions of, modifications of, refinancing of, consolidations of, and substitutions for the promissory note or agreement. The maturity date of the Credit Agreement is 03/31/2031.

Environmental Laws. The words "Environmental Laws" mean any and all state, federal and local statutes, regulations and ordinances relating to the protection of human health or the environment, including without limitation the Comprehensive Environmental Response, Compensation, and Liability Act of 1980, as amended, 42 U.S.C. Section 9601, et seq. ("CERCLA"), the Superfund Amendments and Reauthorization Act of 1986, Pub. L. No. 99-499 ("SARA"), the Hazardous Materials Transportation Act, 49 U.S.C. Section 1801, et seq., the Resource Conservation and Recovery Act, 42 U.S.C. Section 6901, et seq., or other applicable state or federal laws, rules, or regulations adopted pursuant thereto.

Event of Default. The words "Event of Default" mean any of the events of default set forth in this Mortgage in the events of default
section of this Mortgage.

Existing Indebtedness. The words "Existing Indebtedness" mean the indebtedness described in the Existing Liens provision of this Mortgage.

Grantor. The word Grantor means **Rhonda J Lerch, fka Rhonda J Frazier, fka Rhonda J Randolph, and Alan T Lerch** .

Hazardous Substances. The words "Hazardous Substances" mean materials that, because of their quantity, concentration or physical, chemical or infectious characteristics, may cause or pose a present or potential hazard to human health or the environment when improperly used, treated, stored, disposed of, generated, manufactured, transported, or otherwise handled. The words "Hazardous Substances" are used in their very broadest sense and include without limitation and all hazardous or toxic substances, materials or waste as defined by or listed under the Environmental Laws. The term "Hazardous Substances" also includes, without limitation, petroleum and petroleum by-products or any fraction thereof and asbestos.

Improvements. The word "Improvements" means all existing and future improvements, buildings, structures, mobile homes affixed on the Real Property, facilities, additions, replacements and other construction on the Real Property.

Indebtedness. The word "Indebtedness" means all principal, interest, and other amounts, costs and expenses payable under the Credit Agreement or Related Documents, together with all renewals of, extensions of, modifications of, consolidations of and substitutions for the Credit Agreement or Related Documents and any amounts expended or advanced by Lender to discharge Grantor's obligations or expenses incurred by Lender to enforce Grantor's obligations under this Mortgage, together with interest on such amounts as provided in this Mortgage.

Lender. The word "Lender" means Fairfield Federal Savings and Loan of Lancaster, Ohio, its successors and assigns. The words "successors and assigns" mean any person or company that acquires an interest in the Credit Agreement.

Mortgage. The word "Mortgage" means this Mortgage between Grantor and Lender.

Personal Property. The words "Personal Property" means all equipment, fixtures, and other articles of personal property now or hereafter owned by Grantor, and now or hereafter attached or affixed to the Real Property; together with all accessions, parts, and additions to, all replacements of, and all substitutions for, any of such property; and together with all proceeds (including without limitation all insurance proceeds and refunds of premiums) from any sale or other disposition of the Property.

Property. The word "Property" means collectively the Real Property and the Personal Property.

Real Property. The words "Real Property" means the real property, interests and rights, as further described in this Mortgage.

Related Documents. The words "Related Documents" mean all promissory notes, credit agreements, loan agreements, environmental agreements, guaranties, security agreements, mortgages, deeds of trust, security deeds, collateral mortgages, and all other instruments, agreements and documents, whether now or hereafter existing, executed in connection with the Indebtedness.

Rents. The word "Rents" means all present and future rents, revenues, income, issues, royalties, profits, and other benefits derived from the Property.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MORTGAGE, AND GRANTOR AGREES TO ITS TERMS.

GRANTOR:

RHONDA J LERCH, FKA RHONDA J FRAZIER, FKA RHONDA J RANDOLPH

ALAN T LERCH

This instrument was prepared by FAIRFIELD FEDERAL SAVINGS AND LOAN OF LANCASTER, OHIO.

INDIVIDUAL ACKNOWLEDGMENT

State of Ohio)
) **SS**
County of Fairfield)

On this day before me, the undersigned Notary Public, personally appeared **Rhonda J Lerch, fka Rhonda J Frazier, fka Rhonda J Randolph, and Alan T Lerch**, to me known to be the individual described in and who executed the Mortgage, and acknowledged before me that he or she signed the Mortgage as his or her free and voluntary act and deed, for the uses and purposes therein mentioned

Given under my hand and official seal this 21st **day of** March,
20 11.

Notary Public

NOTARIAL SEAL ★ STATE OF OHIO ★

LAURA L. MALLORY
Notary Public, State of Ohio
My Commission Expires
10-20-2012

EXHIBIT A

Situated in the City of Lancaster, County of Fairfield and State of Ohio, and bounded and described as follows:

Being Lot Number 7 of Rozin Subdivision One as set forth on Plat of record in Plat Cabinet 1, Slot 135, Records of Plats, Fairfield County, Ohio.

Fill in this information to identify your case:

Debtor 1	Alan T Lerch		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	Rhonda J Lerch		
	First Name	Middle Name	Last Name

United States Bankruptcy Court for the: SOUTHERN DISTRICT OF OHIO

Case number (if known) ____________

☐ Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims 12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. **Do any creditors have priority unsecured claims against you?**

☐ No. Go to Part 2.

■ Yes.

2. **List all of your priority unsecured claims.** If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

		Total claim	Priority amount	Nonpriority amount
2.1 **Attorney General of Ohio**	Last 4 digits of account number	$0.00	$0.00	$0.00

Priority Creditor's Name

Bankruptcy & Collections Enforcement
150 E Gay St 21st Floor
Columbus, OH 43215

Number Street City State ZIp Code

When was the debt incurred?

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

■ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

■ No

☐ Yes

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of PRIORITY unsecured claim:

☐ Domestic support obligations

■ Taxes and certain other debts you owe the government

☐ Claims for death or personal injury while you were intoxicated

☐ Other. Specify

NOTICE ONLY

Debtor 1 **Alan T Lerch**
Debtor 2 **Rhonda J Lerch**
Case number (if know)

2.2 **Dept of the Treasury**
Priority Creditor's Name
Financial Mgmt Services
PO Box 830794
Birmingham, AL 35283-0794
Number Street City State ZIp Code

Last 4 digits of account number **$0.00** **$0.00** **$0.00**

When was the debt incurred?

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of PRIORITY unsecured claim:
- ☐ Domestic support obligations
- ■ Taxes and certain other debts you owe the government
- ☐ Claims for death or personal injury while you were intoxicated
- ☐ Other. Specify

NOTICE ONLY

2.3 **IRS**
Priority Creditor's Name
Centralized Insolvency
Operations
Box 7346
Philadelphia, PA 19106-7346
Number Street City State ZIp Code

Last 4 digits of account number **$0.00** **$0.00** **$0.00**

When was the debt incurred?

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of PRIORITY unsecured claim:
- ☐ Domestic support obligations
- ■ Taxes and certain other debts you owe the government
- ☐ Claims for death or personal injury while you were intoxicated
- ☐ Other. Specify

NOTICE ONLY

2.4 **Ohio Bureau of Workers Compensation**
Priority Creditor's Name
Bankruptcy Unit
Box 15567
Columbus, OH 43215-0567
Number Street City State ZIp Code

Last 4 digits of account number **$0.00** **$0.00** **$0.00**

When was the debt incurred?

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of PRIORITY unsecured claim:
- ☐ Domestic support obligations
- ■ Taxes and certain other debts you owe the government
- ☐ Claims for death or personal injury while you were intoxicated
- ☐ Other. Specify

NOTICE ONLY

Debtor 1 **Alan T Lerch**
Debtor 2 **Rhonda J Lerch**
Case number (if know)

2.5 **Ohio Dept of Job & Family Services**
Priority Creditor's Name
30 E. Broad St
32nd Floor
Columbus, OH 43215
Number Street City State ZIp Code

Last 4 digits of account number **Unknown** **$0.00** **$0.00**

When was the debt incurred?

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of PRIORITY unsecured claim:
- ☐ Domestic support obligations
- ■ Taxes and certain other debts you owe the government
- ☐ Claims for death or personal injury while you were intoxicated
- ☐ Other. Specify

NOTICE ONLY

2.6 **Ohio Dept of Taxation**
Priority Creditor's Name
Bankruptcy Division
Box 530
Columbus, OH 43266-0030
Number Street City State ZIp Code

Last 4 digits of account number **$0.00** **$0.00** **$0.00**

When was the debt incurred?

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of PRIORITY unsecured claim:
- ☐ Domestic support obligations
- ■ Taxes and certain other debts you owe the government
- ☐ Claims for death or personal injury while you were intoxicated
- ☐ Other. Specify

NOTICE ONLY

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

- ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.
- ■ Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Total claim

Debtor 1 **Alan T Lerch**
Debtor 2 **Rhonda J Lerch**
Case number (if know)

4.1 **Affiliate Assets Solutions**
Nonpriority Creditor's Name
145 Technology Parkway NW
Suite 100
Norcross, GA 30092-2913
Number Street City State ZIp Code

Last 4 digits of account number

$511.50

When was the debt incurred?

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify

4.2 **Alliance One**
Nonpriority Creditor's Name
4850 Street Road
Suite 300
Trevose, PA 19053
Number Street City State ZIp Code

Last 4 digits of account number

$1,258.82

When was the debt incurred?

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Collection account**

4.3 **Bass & Associates**
Nonpriority Creditor's Name
3936 E Fort Lowell Road
Suite 200
Tucson, AZ 86712
Number Street City State ZIp Code

Last 4 digits of account number

$1,390.06

When was the debt incurred?

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Collection account**

Debtor 1 **Alan T Lerch**
Debtor 2 **Rhonda J Lerch**
Case number (if know)

4.4 **Bay Area Cs**
Nonpriority Creditor's Name
4145 Shackleford Rd Ste
Norcross, GA 30093
Number Street City State ZIp Code

Last 4 digits of account number **6111** — **$752.00**

When was the debt incurred?

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ■ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Emp Of Lancaster Ltd**

4.5 **Cap1/bstby**
Nonpriority Creditor's Name
Po Box 30253
Salt Lake City, UT 84130
Number Street City State ZIp Code

Last 4 digits of account number **9900** — **$0.00**

When was the debt incurred? **Opened 6/30/08 Last Active 12/18/08**

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **NOTICE ONLY**

4.6 **Capital One**
Nonpriority Creditor's Name
Po Box 5253
Carol Stream, IL 60197
Number Street City State ZIp Code

Last 4 digits of account number **1120** — **$0.00**

When was the debt incurred? **Opened 12/22/06 Last Active 3/05/09**

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **NOTICE ONLY**

Debtor 1 **Alan T Lerch**
Debtor 2 **Rhonda J Lerch**
Case number (if know)

4.7 **Capital One Bank Usa N**
Nonpriority Creditor's Name
15000 Capital One Dr
Richmond, VA 23238
Number Street City State ZIp Code

Last 4 digits of account number **1694** **$1,483.00**

When was the debt incurred? **Opened 10/06 Last Active 11/11/15**

Who incurred the debt? Check one.
- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Credit Card**

4.8 **Capital One Bank Usa N**
Nonpriority Creditor's Name
15000 Capital One Dr
Richmond, VA 23238
Number Street City State ZIp Code

Last 4 digits of account number **8120** **$1,258.00**

When was the debt incurred? **Opened 12/06 Last Active 11/21/15**

Who incurred the debt? Check one.
- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Credit Card**

4.9 **CBCS**
Nonpriority Creditor's Name
PO BOX 163297
Columbus, OH 43216-3279
Number Street City State ZIp Code

Last 4 digits of account number **$231.70**

When was the debt incurred?

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Collection account**

Debtor 1 **Alan T Lerch**
Debtor 2 **Rhonda J Lerch**
Case number (if know)

4.10

Chex Systems
Nonpriority Creditor's Name
7805 Hudson Rd Ste 100
Saint Paul, MN 55125
Number Street City State ZIp Code

Last 4 digits of account number

$0.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☐ Debtor 1 only
☐ Debtor 2 only
■ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

■ No
☐ Yes

☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
■ Other. Specify **NOTICE ONLY**

4.11

Choice Recovery
Nonpriority Creditor's Name
1550 Old Henderson Rd St
Columbus, OH 43220
Number Street City State ZIp Code

Last 4 digits of account number **8393**

$2,399.00

When was the debt incurred? **Opened 02/15**

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☐ Debtor 1 only
■ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

■ No
☐ Yes

☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
■ Other. Specify **Collection Attorney General Surgical Associates**

4.12

Citifinancial
Nonpriority Creditor's Name
300 Saint Paul Pl
Baltimore, MD 21202
Number Street City State ZIp Code

Last 4 digits of account number **0300**

$0.00

When was the debt incurred? **Opened 6/21/07 Last Active 11/24/08**

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☐ Debtor 1 only
☐ Debtor 2 only
■ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

■ No
☐ Yes

☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
■ Other. Specify **NOTICE ONLY**

Debtor 1 **Alan T Lerch**
Debtor 2 **Rhonda J Lerch**
Case number (if know)

4.13 **Citifinancial** — Last 4 digits of account number **9061** — **$0.00**

Nonpriority Creditor's Name
300 Saint Paul Pl
Baltimore, MD 21202
Number Street City State ZIp Code

When was the debt incurred? **Opened 11/08 Last Active 10/05/10**

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **NOTICE ONLY**

4.14 **Client Services Inc.** — Last 4 digits of account number — **$924.39**

Nonpriority Creditor's Name
3451 Harry Truman Blvd.
Saint Charles, MO 63301
Number Street City State ZIp Code

When was the debt incurred?

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify

4.15 **Client Services, Inc** — Last 4 digits of account number — **$924.39**

Nonpriority Creditor's Name
PO BOX 1503
Saint Peters, MO 63376
Number Street City State ZIp Code

When was the debt incurred?

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify

Debtor 1 **Alan T Lerch**
Debtor 2 **Rhonda J Lerch**
Case number (if know)

4.16

Comenity Bank/fashbug
Nonpriority Creditor's Name
Po Box 182272
Columbus, OH 43218
Number Street City State ZIp Code

Last 4 digits of account number **7503** **$0.00**

When was the debt incurred? **Opened 07/96 Last Active 3/08/12**

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ■ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **NOTICE ONLY**

4.17

Comenity Bank/maurices
Nonpriority Creditor's Name
Po Box 182789
Columbus, OH 43218
Number Street City State ZIp Code

Last 4 digits of account number **9690** **$302.00**

When was the debt incurred? **Opened 10/12 Last Active 3/10/16**

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ■ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Charge Account**

4.18

Discover Fin Svcs Llc
Nonpriority Creditor's Name
Po Box 15316
Wilmington, DE 19850
Number Street City State ZIp Code

Last 4 digits of account number **6906** **$1,358.00**

When was the debt incurred? **Opened 11/08 Last Active 11/11/15**

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Credit Card**

Debtor 1 **Alan T Lerch**
Debtor 2 **Rhonda J Lerch**
Case number (if know)

4.19 **Equifax**
Nonpriority Creditor's Name
Box 740241
Atlanta, GA 30374-0241
Number Street City State ZIp Code

Last 4 digits of account number **$0.00**
When was the debt incurred?
As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.
☐ Debtor 1 only
☐ Debtor 2 only
■ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
■ No
☐ Yes

☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
■ Other. Specify **NOTICE ONLY**

4.20 **Experian National Consumer Assistance**
Nonpriority Creditor's Name
P.O. Box 2002
Allen, TX 75013
Number Street City State ZIp Code

Last 4 digits of account number **Unknown**
When was the debt incurred?
As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.
☐ Debtor 1 only
☐ Debtor 2 only
■ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
■ No
☐ Yes

☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
■ Other. Specify **NOTICE ONLY**

4.21 **Fairfield Anethesia Assoc.**
Nonpriority Creditor's Name
PO Box 635426
Cincinnati, OH 45263-5426
Number Street City State ZIp Code

Last 4 digits of account number **Unknown**
When was the debt incurred?
As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.
☐ Debtor 1 only
☐ Debtor 2 only
■ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
■ No
☐ Yes

☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
■ Other. Specify **Medical bill**

Debtor 1 **Alan T Lerch**
Debtor 2 **Rhonda J Lerch**
Case number (if know)

4.22 **Fairfield County Municipal Court** — Last 4 digits of account number **2129** — **$0.00**

Nonpriority Creditor's Name
PO Box 2390
Lancaster, OH 43130-5390
Number Street City State ZIp Code

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **NOTICE ONLY**

4.23 **Fairfield Medical Center** — Last 4 digits of account number — **Unknown**

Nonpriority Creditor's Name
401 North Ewing Street
Lancaster, OH 43130-3371
Number Street City State ZIp Code

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Medical bill**

4.24 **Fairfield National Ban** — Last 4 digits of account number **0513** — **$0.00**

Nonpriority Creditor's Name
143 W Main St
Lancaster, OH 43130
Number Street City State ZIp Code

When was the debt incurred? **Opened 05/13 Last Active 11/05/13**

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.
- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **NOTICE ONLY**

Debtor 1 **Alan T Lerch**
Debtor 2 **Rhonda J Lerch**
Case number (if know)

4.25 **Fairfield National Ban**
Nonpriority Creditor's Name
143 W Main St
Lancaster, OH 43130
Number Street City State ZIp Code
Who incurred the debt? Check one.
☐ Debtor 1 only
☐ Debtor 2 only
■ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim is for a community debt**
Is the claim subject to offset?
■ No
☐ Yes

Last 4 digits of account number **0412** **$0.00**
When was the debt incurred? **Opened 04/12 Last Active 5/13/13**
As of the date you file, the claim is: Check all that apply
☐ Contingent
☐ Unliquidated
☐ Disputed
Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
■ Other. Specify **NOTICE ONLY**

4.26 **Fairfield National Ban**
Nonpriority Creditor's Name
143 W Main St
Lancaster, OH 43130
Number Street City State ZIp Code
Who incurred the debt? Check one.
☐ Debtor 1 only
☐ Debtor 2 only
■ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim is for a community debt**
Is the claim subject to offset?
■ No
☐ Yes

Last 4 digits of account number **0505** **$0.00**
When was the debt incurred? **Opened 05/05 Last Active 2/27/09**
As of the date you file, the claim is: Check all that apply
☐ Contingent
☐ Unliquidated
☐ Disputed
Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
■ Other. Specify **NOTICE ONLY**

4.27 **Fairway Capital Recovery LLC**
Nonpriority Creditor's Name
4000 Executive Park Dr., Suite 300
Cincinnati, OH 45241-4007
Number Street City State ZIp Code
Who incurred the debt? Check one.
☐ Debtor 1 only
☐ Debtor 2 only
■ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim is for a community debt**
Is the claim subject to offset?
■ No
☐ Yes

Last 4 digits of account number **$1,059.10**
When was the debt incurred?
As of the date you file, the claim is: Check all that apply
☐ Contingent
☐ Unliquidated
☐ Disputed
Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
■ Other. Specify **Collection account**

Debtor 1 **Alan T Lerch**
Debtor 2 **Rhonda J Lerch**
Case number (if know)

4.28 **Guardian Finance**
Nonpriority Creditor's Name
2495 Hilliard Rome Rd
Hilliard, OH 43026
Number Street City State ZIp Code
Who incurred the debt? Check one.
■ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim is for a community debt**
Is the claim subject to offset?
■ No
☐ Yes

Last 4 digits of account number **0613** **$0.00**
When was the debt incurred? **Opened 6/03/13 Last Active 5/05/14**
As of the date you file, the claim is: Check all that apply
☐ Contingent
☐ Unliquidated
☐ Disputed
Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
■ Other. Specify **NOTICE ONLY**

4.29 **J.b. Robinson Jewelers**
Nonpriority Creditor's Name
375 Ghent Rd
Fairlawn, OH 44333
Number Street City State ZIp Code
Who incurred the debt? Check one.
■ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim is for a community debt**
Is the claim subject to offset?
■ No
☐ Yes

Last 4 digits of account number **0983** **$0.00**
When was the debt incurred? **Opened 12/09 Last Active 3/12/10**
As of the date you file, the claim is: Check all that apply
☐ Contingent
☐ Unliquidated
☐ Disputed
Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
■ Other. Specify **NOTICE ONLY**

4.30 **Jprecovery**
Nonpriority Creditor's Name
20220 Center Ridge
Rocky River, OH 44116
Number Street City State ZIp Code
Who incurred the debt? Check one.
☐ Debtor 1 only
■ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim is for a community debt**
Is the claim subject to offset?
■ No
☐ Yes

Last 4 digits of account number **3397** **$0.00**
When was the debt incurred?
As of the date you file, the claim is: Check all that apply
☐ Contingent
☐ Unliquidated
☐ Disputed
Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
■ Other. Specify **Mt Carmel Health West Fc Secon**

Debtor 1 **Alan T Lerch**
Debtor 2 **Rhonda J Lerch**
Case number (if know)

4.31 **Kohls/capone**
Nonpriority Creditor's Name
N56 W 17000 Ridgewood Dr
Menomonee Falls, WI 53051
Number Street City State ZIp Code

Last 4 digits of account number **8501** — **$1,312.00**

When was the debt incurred? **Opened 07/11 Last Active 11/11/15**

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ■ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Charge Account**

4.32 **Meade & Associates**
Nonpriority Creditor's Name
737 Enterprise Dr
Westerville, OH 43081
Number Street City State ZIp Code

Last 4 digits of account number **6840** — **$600.00**

When was the debt incurred? **Opened 12/14**

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ■ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Collection Attorney Arbor View Family Medicine**

4.33 **Merchants & Medical Corporation**
Nonpriority Creditor's Name
6324 Taylor Avenue
Flint, MI 48507-4685
Number Street City State ZIp Code

Last 4 digits of account number — **$1,312.23**

When was the debt incurred?

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Kohl's Department Stores**

Debtor 1 **Alan T Lerch**
Debtor 2 **Rhonda J Lerch**
Case number (if know)

4.34

Midland Credit Management, INC
Nonpriority Creditor's Name
P.O. Box 60578
Los Angeles, CA 90060
Number Street City State ZIp Code

Last 4 digits of account number

$3,860.40

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Collection account**

4.35

Miles, Stephen Esq.
Nonpriority Creditor's Name
18 W. Monument Ave.
Dayton, OH 45402
Number Street City State ZIp Code

Last 4 digits of account number

$0.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **NOTICE ONLY**

4.36

Northland Group
Nonpriority Creditor's Name
P.O. Box 390846
Minneapolis, MN 55439
Number Street City State ZIp Code

Last 4 digits of account number

$1,483.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Collection account**

Debtor 1 **Alan T Lerch**
Debtor 2 **Rhonda J Lerch**
Case number (if know)

4.37

Northstar Location Services
Nonpriority Creditor's Name
4285 Genesee Street
Cheektowaga, NY 14225
Number Street City State ZIp Code

Last 4 digits of account number
$1,375.16
When was the debt incurred?

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Collection account**

4.38

One Main Financial
Nonpriority Creditor's Name
3572 Maple Ave.
Zanesville, OH 43701
Number Street City State ZIp Code

Last 4 digits of account number
Unknown
When was the debt incurred?

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Collection account**

4.39

Phoenix Financial Serv
Nonpriority Creditor's Name
8902 Otis Ave
Indianapolis, IN 46216
Number Street City State ZIp Code

Last 4 digits of account number **0248**
$511.00
When was the debt incurred? **Opened 06/16**

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ■ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Collection Attorney Emp Of Lancaster Ltd**

Debtor 1 **Alan T Lerch**
Debtor 2 **Rhonda J Lerch**
Case number (if know)

4.40 **Phoenix Financial Services LLC**
Nonpriority Creditor's Name
P.O. Box 361450
Indianapolis, IN 46236-1450
Number Street City State ZIp Code

Last 4 digits of account number
$511.50
When was the debt incurred?

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Collection account**

4.41 **Regency Finance Co**
Nonpriority Creditor's Name
3409 South Blvd
Columbus, OH 43204
Number Street City State ZIp Code

Last 4 digits of account number **0701**
$0.00
When was the debt incurred? **Opened 2/03/11 Last Active 3/17/11**

Who incurred the debt? Check one.
- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **NOTICE ONLY**

4.42 **Sears**
Nonpriority Creditor's Name
P.O. Box 182156
Columbus, OH 43218
Number Street City State ZIp Code

Last 4 digits of account number
$3,860.40
When was the debt incurred?

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify

Debtor 1 **Alan T Lerch**
Debtor 2 **Rhonda J Lerch**
Case number (if know)

4.43 **Springleaf Financial S**
Nonpriority Creditor's Name
601 Nw 2nd St
Evansville, IN 47708
Number Street City State ZIp Code

Last 4 digits of account number **0840** **$6,109.00**

When was the debt incurred? **Opened 06/15 Last Active 11/09/15**

Who incurred the debt? Check one.
- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Unsecured**

4.44 **Springleaf Financial S**
Nonpriority Creditor's Name
Po Box 1080
Lancaster, OH 43130
Number Street City State ZIp Code

Last 4 digits of account number **1015** **$0.00**

When was the debt incurred? **Opened 10/06 Last Active 2/06/07**

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **NOTICE ONLY**

4.45 **Syncb/care Credit**
Nonpriority Creditor's Name
C/o Po Box 965036
Orlando, FL 32896
Number Street City State ZIp Code

Last 4 digits of account number **6739** **$0.00**

When was the debt incurred? **Opened 4/17/08 Last Active 3/31/09**

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **NOTICE ONLY**

Debtor 1 **Alan T Lerch**
Debtor 2 **Rhonda J Lerch**
Case number (if know)

4.46 **Syncb/old Navy** — Last 4 digits of account number **6071** — **$0.00**

Nonpriority Creditor's Name

Po Box 965005
Orlando, FL 32896

Number Street City State ZIp Code

When was the debt incurred? **Opened 8/10/10 Last Active 8/29/12**

Who incurred the debt? Check one.

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **NOTICE ONLY**

4.47 **Syncb/oldnavydc** — Last 4 digits of account number **4723** — **$0.00**

Nonpriority Creditor's Name

Po Box 965005
Orlando, FL 32896

Number Street City State ZIp Code

When was the debt incurred? **Opened 3/12/12 Last Active 5/02/14**

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **NOTICE ONLY**

4.48 **TransUnion** — Last 4 digits of account number — **$0.00**

Nonpriority Creditor's Name

Box 2000
Chester, PA 19022-2000

Number Street City State ZIp Code

When was the debt incurred?

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **NOTICE ONLY**

Debtor 1 **Alan T Lerch**
Debtor 2 **Rhonda J Lerch**
Case number (if know)

4.49 **United Collections Bureau, Inc.**
Nonpriority Creditor's Name
5620 Southwyck BLVD, Suite 206
Toledo, OH 43614
Number Street City State ZIp Code

Last 4 digits of account number
$3,860.40

When was the debt incurred?

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Collection account**

4.50 **United Consumer Finl S**
Nonpriority Creditor's Name
865 Bassett Rd
Westlake, OH 44145
Number Street City State ZIp Code

Last 4 digits of account number **8771**
$0.00

When was the debt incurred? **Opened 09/12 Last Active 1/03/14**

Who incurred the debt? Check one.
- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **NOTICE ONLY**

4.51 **Vinton County Bank Of**
Nonpriority Creditor's Name
112 W Main St
Mc Arthur, OH 45651
Number Street City State ZIp Code

Last 4 digits of account number **0410**
$0.00

When was the debt incurred? **Opened 04/10 Last Active 11/14/14**

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **NOTICE ONLY**

Debtor 1 **Alan T Lerch**
Debtor 2 **Rhonda J Lerch**
Case number (if know)

4.52 **Vinton County Bank Of**
Nonpriority Creditor's Name

112 W Main St
Mc Arthur, OH 45651
Number Street City State ZIp Code

Last 4 digits of account number **0209** **$0.00**

When was the debt incurred? **Opened 02/09 Last Active 10/04/10**

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **NOTICE ONLY**

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
Total claims from Part 1	6a.	**Domestic support obligations**	6a.	$ 0.00
	6b.	**Taxes and certain other debts you owe the government**	6b.	$ 0.00
	6c.	**Claims for death or personal injury while you were intoxicated**	6c.	$ 0.00
	6d.	**Other.** Add all other priority unsecured claims. Write that amount here.	6d.	$ 0.00
	6e.	**Total Priority.** Add lines 6a through 6d.	6e.	$ 0.00

				Total Claim
Total claims from Part 2	6f.	**Student loans**	6f.	$ 0.00
	6g.	**Obligations arising out of a separation agreement or divorce that you did not report as priority claims**	6g.	$ 0.00
	6h.	**Debts to pension or profit-sharing plans, and other similar debts**	6h.	$ 0.00
	6i.	**Other.** Add all other nonpriority unsecured claims. Write that amount here.	6i.	$ 38,647.05
	6j.	**Total Nonpriority.** Add lines 6f through 6i.	6j.	$ 38,647.05

Fill in this information to identify your case:

Debtor 1	**Alan T Lerch**		
	First Name	Middle Name	Last Name
Debtor 2	**Rhonda J Lerch**		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	SOUTHERN DISTRICT OF OHIO		
Case number (if known)			

☐ Check if this is an amended filing

Official Form 106G
Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. **Do you have any executory contracts or unexpired leases?**
   ■ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
   ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on *Schedule A/B:Property* (Official Form 106 A/B).

2. **List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone).** See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1	Name Number Street City State ZIP Code	
2.2	Name Number Street City State ZIP Code	
2.3	Name Number Street City State ZIP Code	
2.4	Name Number Street City State ZIP Code	
2.5	Name Number Street City State ZIP Code	

Fill in this information to identify your case:

Debtor 1 **Alan T Lerch**
First Name Middle Name Last Name

Debtor 2 **Rhonda J Lerch**
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: SOUTHERN DISTRICT OF OHIO

Case number
(if known)

☐ Check if this is an amended filing

Official Form 106H
Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.

■ No
☐ Yes

2. Within the last 8 years, have you lived in a community property state or territory? (*Community property states and territories* include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

■ No. Go to line 3.
☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

	Column 1: **Your codebtor** Name, Number, Street, City, State and ZIP Code	*Column 2:* **The creditor to whom you owe the debt** Check all schedules that apply:
3.1	Name Number Street City State ZIP Code	☐ Schedule D, line ☐ Schedule E/F, line ☐ Schedule G, line
3.2	Name Number Street City State ZIP Code	☐ Schedule D, line ☐ Schedule E/F, line ☐ Schedule G, line

Fill in this information to identify your case:

Debtor 1 **Alan T Lerch**

Debtor 2 **Rhonda J Lerch**
(Spouse, if filing)

United States Bankruptcy Court for the: SOUTHERN DISTRICT OF OHIO

Case number
(If known)

Check if this is:

☐ An amended filing

☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD/ YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. **Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	■ Employed ☐ Not employed	☐ Employed ☐ Not employed
Occupation		
Employer's name	**Westaff Workforce Solutions**	
Employer's address	**3820 State St Santa Barbara, CA 92675**	
How long employed there?	**10 months**	

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write $0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

			For Debtor 1	For Debtor 2 or non-filing spouse
2.	**List monthly gross wages, salary, and commissions** (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2.	$ **2,483.66**	$ **N/A**
3.	**Estimate and list monthly overtime pay.**	3.	+$ **0.00**	+$ **N/A**
4.	**Calculate gross Income.** Add line 2 + line 3.	4.	$ **2,483.66**	$ **N/A**

Debtor 1 **Alan T Lerch**
Debtor 2 **Rhonda J Lerch**

Case number (*if known*)

			For Debtor 1	For Debtor 2 or non-filing spouse
	Copy line 4 here	4.	$ 2,483.66	$ N/A
5.	**List all payroll deductions:**			
5a.	**Tax, Medicare, and Social Security deductions**	5a.	$ 432.94	$ N/A
5b.	**Mandatory contributions for retirement plans**	5b.	$ 0.00	$ N/A
5c.	**Voluntary contributions for retirement plans**	5c.	$ 0.00	$ N/A
5d.	**Required repayments of retirement fund loans**	5d.	$ 0.00	$ N/A
5e.	**Insurance**	5e.	$ 0.00	$ N/A
5f.	**Domestic support obligations**	5f.	$ 0.00	$ N/A
5g.	**Union dues**	5g.	$ 0.00	$ N/A
5h.	**Other deductions.** Specify:	5h.+	$ 0.00	+ $ N/A
6.	**Add the payroll deductions.** Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	$ 432.94	$ N/A
7.	**Calculate total monthly take-home pay.** Subtract line 6 from line 4.	7.	$ 2,050.72	$ N/A
8.	**List all other income regularly received:**			
8a.	**Net income from rental property and from operating a business, profession, or farm** Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	$ 0.00	$ N/A
8b.	**Interest and dividends**	8b.	$ 0.00	$ N/A
8c.	**Family support payments that you, a non-filing spouse, or a dependent regularly receive** Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	$ 0.00	$ N/A
8d.	**Unemployment compensation**	8d.	$ 0.00	$ N/A
8e.	**Social Security**	8e.	$ 0.00	$ N/A
8f.	**Other government assistance that you regularly receive** Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f.	$ 0.00	$ N/A
8g.	**Pension or retirement income**	8g.	$ 0.00	$ N/A
8h.	**Other monthly income.** Specify:	8h.+	$ 0.00	+ $ N/A
9.	**Add all other income.** Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	$ 0.00	$ N/A

10. **Calculate monthly income.** Add line 7 + line 9. 10. $ 2,050.72 + $ N/A = $ 2,050.72
Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.

11. **State all other regular contributions to the expenses that you list in *Schedule J*.**
Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in *Schedule J*.
Specify: 11. +$ 0.00

12. **Add the amount in the last column of line 10 to the amount in line 11.** The result is the combined monthly income. Write that amount on the *Summary of Schedules* and *Statistical Summary of Certain Liabilities* and Related *Data,* if it applies 12. $ 2,050.72
Combined monthly income

13. **Do you expect an increase or decrease within the year after you file this form?**
- ■ No.
- ☐ Yes. Explain:

Fill in this information to identify your case:

Debtor 1	Alan T Lerch
Debtor 2 (Spouse, if filing)	Rhonda J Lerch
United States Bankruptcy Court for the:	SOUTHERN DISTRICT OF OHIO
Case number (If known)	

Check if this is:
☐ An amended filing
☐ A supplement showing postpetition chapter 13 expenses as of the following date:
MM / DD / YYYY

Official Form 106J
Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. **Is this a joint case?**
   ☐ No. Go to line 2.
   ■ Yes. **Does Debtor 2 live in a separate household?**
      ■ No
      ☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.

2. **Do you have dependents?** ■ No
   Do not list Debtor 1 and Debtor 2. ☐ Yes. Fill out this information for each dependent.............
   Do not state the dependents names.

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
		☐ No ☐ Yes
		☐ No ☐ Yes
		☐ No ☐ Yes
		☐ No ☐ Yes

3. **Do your expenses include expenses of people other than yourself and your dependents?**
   ■ No
   ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

			Your expenses
4.	**The rental or home ownership expenses for your residence.** Include first mortgage payments and any rent for the ground or lot.	4.	$ 144.49
	If not included in line 4:		
4a.	Real estate taxes	4a.	$ 140.00
4b.	Property, homeowner's, or renter's insurance	4b.	$ 68.34
4c.	Home maintenance, repair, and upkeep expenses	4c.	$ 60.00
4d.	Homeowner's association or condominium dues	4d.	$ 0.00
5.	**Additional mortgage payments for your residence,** such as home equity loans	5.	$ 0.00

Debtor 1 **Alan T Lerch**
Debtor 2 **Rhonda J Lerch**
Case number (if known)

6.	**Utilities:**		
	6a. Electricity, heat, natural gas	6a. $	**252.00**
	6b. Water, sewer, garbage collection	6b. $	**148.33**
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c. $	**178.00**
	6d. Other. Specify:	6d. $	**0.00**
7.	**Food and housekeeping supplies**	7. $	**295.00**
8.	**Childcare and children's education costs**	8. $	**0.00**
9.	**Clothing, laundry, and dry cleaning**	9. $	**0.00**
10.	**Personal care products and services**	10. $	**0.00**
11.	**Medical and dental expenses**	11. $	**0.00**
12.	**Transportation.** Include gas, maintenance, bus or train fare. Do not include car payments.	12. $	**250.00**
13.	**Entertainment, clubs, recreation, newspapers, magazines, and books**	13. $	**0.00**
14.	**Charitable contributions and religious donations**	14. $	**0.00**
15.	**Insurance.** Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a. $	**0.00**
	15b. Health insurance	15b. $	**0.00**
	15c. Vehicle insurance	15c. $	**90.93**
	15d. Other insurance. Specify:	15d. $	**0.00**
16.	**Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16. $	**0.00**
17.	**Installment or lease payments:**		
	17a. Car payments for Vehicle 1	17a. $	**254.45**
	17b. Car payments for Vehicle 2	17b. $	**0.00**
	17c. Other. Specify:	17c. $	**0.00**
	17d. Other. Specify:	17d. $	**0.00**
18.	**Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, *Schedule I, Your Income* (Official Form 106I).**	18. $	**0.00**
19.	**Other payments you make to support others who do not live with you.** Specify:	19. $	**0.00**
20.	**Other real property expenses not included in lines 4 or 5 of this form or on *Schedule I: Your Income*.**		
	20a. Mortgages on other property	20a. $	**0.00**
	20b. Real estate taxes	20b. $	**0.00**
	20c. Property, homeowner's, or renter's insurance	20c. $	**0.00**
	20d. Maintenance, repair, and upkeep expenses	20d. $	**0.00**
	20e. Homeowner's association or condominium dues	20e. $	**0.00**
21.	**Other:** Specify: **Paper towels, toilet paper, deodorant, soap**	21. +$	**40.00**
	Toothpaste/mouthwash, razors/shaving cream, shampoo/cond	+$	**33.00**
	Hairspray, haircuts, contact cleaning solution, make-up	+$	**10.00**
	Feminine/masculine items, dishwashing/laundry detergent	+$	**32.00**
	Postage stamps, light bulbs, trash bags, sweeper bags	+$	**29.00**
	Pet food & supplies, vet services	+$	**25.00**
22.	**Calculate your monthly expenses**		
	22a. Add lines 4 through 21.	$	**2,050.54**
	22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	$	
	22c. Add line 22a and 22b. The result is your monthly expenses.	$	**2,050.54**
23.	**Calculate your monthly net income.**		
	23a. Copy line 12 *(your combined monthly income)* from Schedule I.	23a. $	**2,050.72**
	23b. Copy your monthly expenses from line 22c above.	23b. -$	**2,050.54**
	23c. Subtract your monthly expenses from your monthly income. The result is your *monthly net income*.	23c. $	**0.18**

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

■ No.
☐ Yes. Explain here:

Fill in this information to identify your case:

Debtor 1	**Alan T Lerch**		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	**Rhonda J Lerch**		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	SOUTHERN DISTRICT OF OHIO		
Case number (if known)			

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to $250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

■ No

☐ Yes. Name of person ____________ Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X **/s/ Alan T Lerch**
Alan T Lerch
Signature of Debtor 1

Date **November 11, 2016**

X **/s/ Rhonda J Lerch**
Rhonda J Lerch
Signature of Debtor 2

Date **November 11, 2016**

Fill in this information to identify your case:

Debtor 1	**Alan T Lerch**		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	**Rhonda J Lerch**		
	First Name	Middle Name	Last Name

United States Bankruptcy Court for the: SOUTHERN DISTRICT OF OHIO

Case number (if known)

☐ Check if this is an amended filing

Official Form 107
Statement of Financial Affairs for Individuals Filing for Bankruptcy 4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. **What is your current marital status?**

■ Married
☐ Not married

2. **During the last 3 years, have you lived anywhere other than where you live now?**

■ No
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1 Prior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Address:	Dates Debtor 2 lived there

3. **Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory?** (*Community property states and territories* include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)

■ No
☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

Part 2 Explain the Sources of Your Income

4. **Did you have any income from employment or from operating a business during this year or the two previous calendar years?**
Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.
If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

☐ No
■ Yes. Fill in the details.

	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	**Gross income** (before deductions and exclusions)	**Sources of income** Check all that apply.	**Gross income** (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	■ Wages, commissions, bonuses, tips ☐ Operating a business	**$21,764.00**	☐ Wages, commissions, bonuses, tips ☐ Operating a business	**$0.00**

Debtor 1 **Alan T Lerch**
Debtor 2 **Rhonda J Lerch**
Case number (*if known*)

	Debtor 1 Sources of income Check all that apply.	Debtor 1 Gross income (before deductions and exclusions)	Debtor 2 Sources of income Check all that apply.	Debtor 2 Gross income (before deductions and exclusions)
For last calendar year: (January 1 to December 31, 2015)	☐ Wages, commissions, bonuses, tips ■ Operating a business	**$25,914.00**	☐ Wages, commissions, bonuses, tips ☐ Operating a business	**$0.00**
	■ Wages, commissions, bonuses, tips ☐ Operating a business	**$222.00**	☐ Wages, commissions, bonuses, tips ☐ Operating a business	**$0.00**
For the calendar year before that: (January 1 to December 31, 2014)	■ Wages, commissions, bonuses, tips ☐ Operating a business	**$27,141.00**	☐ Wages, commissions, bonuses, tips ☐ Operating a business	**$0.00**
	☐ Wages, commissions, bonuses, tips ■ Operating a business	**$8,061.00**	☐ Wages, commissions, bonuses, tips ☐ Operating a business	**$0.00**

5. Did you receive any other income during this year or the two previous calendar years?
Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

■ No
☐ Yes. Fill in the details.

Debtor 1 Sources of income Describe below.	Debtor 1 Gross income from each source (before deductions and exclusions)	Debtor 2 Sources of income Describe below.	Debtor 2 Gross income (before deductions and exclusions)

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

☐ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of $6,425* or more?

☐ No. Go to line 7.
☐ Yes List below each creditor to whom you paid a total of $6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

■ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**
During the 90 days before you filed for bankruptcy, did you pay any creditor a total of $600 or more?

■ No. Go to line 7.
☐ Yes List below each creditor to whom you paid a total of $600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Debtor 1 **Alan T Lerch**
Debtor 2 **Rhonda J Lerch** Case number (*if known*)

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...

7. **Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**
Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

■ No
☐ Yes. List all payments to an insider.

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment

8. **Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**
Include payments on debts guaranteed or cosigned by an insider.

■ No
☐ Yes. List all payments to an insider

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. **Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**
List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

☐ No
■ Yes. Fill in the details.

Case title Case number	Nature of the case	Court or agency	Status of the case
Onemain Financial FKA Springleaf Financial Services vs. Alan T Lerch CVF1602129	**Civil**	**Fairfield County Municipal Court PO Box 2390 Lancaster, OH 43130-5390**	■ Pending ☐ On appeal ☐ Concluded **09/22/2016 case filed.**

10. **Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?**
Check all that apply and fill in the details below.

■ No. Go to line 11.
☐ Yes. Fill in the information below.

Creditor Name and Address	Describe the Property Explain what happened	Date	Value of the property

11. **Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?**

■ No
☐ Yes. Fill in the details.

Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount

12. **Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?**

■ No
☐ Yes

Debtor 1 **Alan T Lerch**
Debtor 2 **Rhonda J Lerch**
Case number (*if known*)

Part 5: List Certain Gifts and Contributions

13. **Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than $600 per person?**

■ No
☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than $600 per person Person to Whom You Gave the Gift and Address:	Describe the gifts	Dates you gave the gifts	Value

14. **Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than $600 to any charity?**

■ No
☐ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than $600 Charity's Name Address (Number, Street, City, State and ZIP Code)	Describe what you contributed	Dates you contributed	Value

Part 6: List Certain Losses

15. **Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?**

■ No
☐ Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of *Schedule A/B: Property.*	Date of your loss	Value of property lost

Part 7: List Certain Payments or Transfers

16. **Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?**
Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

☐ No
■ Yes. Fill in the details.

Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Marczewski Law Offices, LLC 1020 Maple Avenue Zanesville, OH 43701	**Debtor paid $1100. Out of the $1100, $335 was used for court filing fees $695 was applied towards attorney fees, and $70 for credit report.**	**09/07/2016 - $800.00 09/26/2016 - $300.00**	**$1,100.00**

17. **Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?**
Do not include any payment or transfer that you listed on line 16.

■ No
☐ Yes. Fill in the details.

Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment

Debtor 1 **Alan T Lerch**
Debtor 2 **Rhonda J Lerch** Case number (*if known*)

18. **Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?**
Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

■ No
□ Yes. Fill in the details.

Person Who Received Transfer Address Person's relationship to you	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made

19. **Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary?** (These are often called *asset-protection devices.*)

■ No
□ Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date Transfer was made

Part 8: **List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units**

20. **Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?**
Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

■ **No**
□ **Yes. Fill in the details.**

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer

21. **Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?**

■ **No**
□ **Yes. Fill in the details.**

Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?

22. **Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?**

■ **No**
□ **Yes. Fill in the details.**

Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?

Part 9: **Identify Property You Hold or Control for Someone Else**

23. **Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.**

■ **No**
□ **Yes. Fill in the details.**

Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value

Part 10: **Give Details About Environmental Information**

For the purpose of Part 10, the following definitions apply:

■ ***Environmental law*** **means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or**

toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.

- ***Site*** **means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.**
- ***Hazardous material*** **means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.**

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

■ **No**
☐ **Yes. Fill in the details.**

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice

25. Have you notified any governmental unit of any release of hazardous material?

■ **No**
☐ **Yes. Fill in the details.**

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

■ **No**
☐ **Yes. Fill in the details.**

Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

☐ **A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time**
☐ **A member of a limited liability company (LLC) or limited liability partnership (LLP)**
☐ **A partner in a partnership**
☐ **An officer, director, or managing executive of a corporation**
☐ **An owner of at least 5% of the voting or equity securities of a corporation**

■ **No. None of the above applies. Go to Part 12.**
☐ **Yes. Check all that apply above and fill in the details below for each business.**

Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN. Dates business existed

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

■ **No**
☐ **Yes. Fill in the details below.**

Name Address (Number, Street, City, State and ZIP Code)	Date Issued

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers

Debtor 1 **Alan T Lerch**
Debtor 2 **Rhonda J Lerch** Case number (*if known*)

are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to $250,000, or imprisonment for up to 20 years, or both.
18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Alan T Lerch	**/s/ Rhonda J Lerch**
Alan T Lerch **Signature of Debtor 1**	**Rhonda J Lerch** **Signature of Debtor 2**
Date **November 11, 2016**	**Date** **November 11, 2016**

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

☐ No

■ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

■ No

☐ Yes. Name of Person ______. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

B2030 (Form 2030) (12/15)

United States Bankruptcy Court
Southern District of Ohio

In re **Alan T Lerch**
Rhonda J Lerch

Debtor(s)

Case No.

Chapter **7**

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U .S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	$	**0.00**
Prior to the filing of this statement I have received	$	**0.00**
Balance Due	$	**0.00**

2. $ **0.00** of the filing fee has been paid.

3. The source of the compensation paid to me was:

■ Debtor ☐ Other (specify):

4. The source of compensation to be paid to me is:

■ Debtor ☐ Other (specify):

5. ■ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

a. [Other provisions as needed]
Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:
Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

November 11, 2016
Date

/s/ Mitchell Marczewski
Mitchell Marczewski (0073258)
Signature of Attorney
Marczewski Law Offices LLC
1020 Maple Ave
Zanesville, OH 43701
(740) 453-8900 Fax: (740) 453-8988
mitch@zanesvillelawyer.com
Name of law firm

Fill in this information to identify your case:

Debtor 1 **Alan T Lerch**

Debtor 2 **Rhonda J Lerch**
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Ohio

Case number
(if known)

Check one box only as directed in this form and in Form 122A-1Supp:

■ 1. There is no presumption of abuse

☐ 2. The calculation to determine if a presumption of abuse applies will be made under *Chapter 7 Means Test Calculation* (Official Form 122A-2).

☐ 3. The Means Test does not apply now because of qualified military service but it could apply later.

☐ Check if this is an amended filing

Official Form 122A - 1

Chapter 7 Statement of Your Current Monthly Income

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file *Statement of Exemption from Presumption of Abuse Under § 707(b)(2)* (Official Form 122A-1Supp) with this form.

Part 1: Calculate Your Current Monthly Income

1. **What is your marital and filing status?** Check one only.
   - ☐ **Not married**. Fill out Column A, lines 2-11.
   - ■ **Married and your spouse is filing with you.** Fill out both Columns A and B, lines 2-11.
   - ☐ **Married and your spouse is NOT filing with you. You and your spouse are:**
     - ☐ **Living in the same household and are not legally separated.** Fill out both Columns A and B, lines 2-11.
     - ☐ **Living separately or are legally separated.** Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C § 707(b)(7)(B).

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write $0 in the space.

		Column A **Debtor 1**	*Column B* **Debtor 2 or non-filing spouse**
2.	**Your gross wages, salary, tips, bonuses, overtime, and commissions** (before all payroll deductions).	$ 2,579.19	$ 0.00
3.	**Alimony and maintenance payments.** Do not include payments from a spouse if Column B is filled in.	$ 0.00	$ 0.00
4.	**All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support.** Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3**.**	$ 0.00	$ 0.00

5. **Net income from operating a business, profession, or farm**

	Debtor 1			
Gross receipts (before all deductions)	$ 0.00			
Ordinary and necessary operating expenses	-$ 0.00			
Net monthly income from a business, profession, or farm	$ 0.00	**Copy here ->**	$ 0.00	$ 0.00

6. **Net income from rental and other real property**

	Debtor 1			
Gross receipts (before all deductions)	$ 0.00			
Ordinary and necessary operating expenses	-$ 0.00			
Net monthly income from rental or other real property	$ 0.00	**Copy here ->**	$ 0.00	$ 0.00

		Column A	Column B
7.	**Interest, dividends, and royalties**	$ 0.00	$ 0.00

Debtor 1 **Alan T Lerch**
Debtor 2 **Rhonda J Lerch**
Case number (*if known*)

	Column A **Debtor 1**	*Column B* **Debtor 2 or non-filing spouse**
8. **Unemployment compensation**	$ **0.00**	$ **0.00**
Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:		
For you $ **0.00**		
For your spouse $ **0.00**		
9. **Pension or retirement income.** Do not include any amount received that was a benefit under the Social Security Act.	$ **0.00**	$ **0.00**
10. **Income from all other sources not listed above.** Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total below.		
.	$ **0.00**	$ **0.00**
	$ **0.00**	$ **0.00**
Total amounts from separate pages, if any. **+**	$ **0.00**	$ **0.00**
11. **Calculate your total current monthly income.** Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.	$ **2,579.19** **+**	$ **0.00** **=** $ **2,579.19** Total current monthly income

Part 2: Determine Whether the Means Test Applies to You

12. **Calculate your current monthly income for the year.** Follow these steps:

12a. Copy your total current monthly income from line 11 **Copy line 11 here=>** $ **2,579.19**

Multiply by 12 (the number of months in a year) **x** 12

12b. The result is your annual income for this part of the form 12b. $ **30,950.28**

13. **Calculate the median family income that applies to you.** Follow these steps:

Fill in the state in which you live. **OH**

Fill in the number of people in your household. **2**

Fill in the median family income for your state and size of household. 13. $ **57,216.00**

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

14. **How do the lines compare?**

14a. ■ Line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse.* Go to Part 3.

14b. ☐ Line 12b is more than line 13. On the top of page 1, check box 2, *The presumption of abuse is determined by Form 122A-2.* Go to Part 3 and fill out Form 122A-2.

Part 3: Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

X **/s/ Alan T Lerch**
Alan T Lerch
Signature of Debtor 1

Date **November 11, 2016**
MM / DD / YYYY

X **/s/ Rhonda J Lerch**
Rhonda J Lerch
Signature of Debtor 2

Date **November 11, 2016**
MM / DD / YYYY

If you checked line 14a, do NOT fill out or file Form 122A-2.

If you checked line 14b, fill out Form 122A-2 and file it with this form.

Debtor 1 **Alan T Lerch**
Debtor 2 **Rhonda J Lerch**
Case number (*if known*)

Current Monthly Income Details for the Debtor

Debtor Income Details:
Income for the Period **05/01/2016** to **10/31/2016**.

Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions
Source of Income: **Employer : Westaff Workforce Solutions**
Constant income of **$2,579.19** per month.*

Debtor 1 **Alan T Lerch**
Debtor 2 **Rhonda J Lerch**
Case number (*if known*)

*Paycheck Details:

Westaff Workforce Solutions

Date	Earnings	Overtime	Taxes	Other	Net Check
Salary X3	**605.00**	**0.00**	**107.38**	**0.00**	**497.62**
Salary X3	**555.50**	**0.00**	**95.36**	**0.00**	**460.14**
2016-05-06	**547.25**	**0.00**	**93.37**	**0.00**	**453.88**
2016-05-13	**572.00**	**0.00**	**99.38**	**0.00**	**472.62**
2016-05-20	**547.25**	**0.00**	**93.37**	**0.00**	**453.88**
2016-06-03	**572.00**	**0.00**	**99.36**	**0.00**	**472.64**
2016-06-10	**418.00**	**0.00**	**62.05**	**0.00**	**355.95**
2016-06-17	**761.75**	**0.00**	**149.60**	**0.00**	**612.15**
2016-06-24	**547.25**	**0.00**	**93.37**	**0.00**	**453.88**
2016-07-08	**704.00**	**0.00**	**132.72**	**0.00**	**571.28**
2016-07-10	**497.75**	**0.00**	**81.38**	**0.00**	**416.37**
2016-07-22	**695.75**	**0.00**	**130.32**	**0.00**	**565.43**
2016-07-29	**588.50**	**0.00**	**103.37**	**0.00**	**485.13**
2016-08-05	**510.13**	**0.00**	**84.36**	**0.00**	**425.77**
2016-08-21	**596.75**	**0.00**	**105.36**	**0.00**	**491.39**
2016-09-02	**420.75**	**0.00**	**62.71**	**0.00**	**358.04**
2016-09-16	**506.00**	**0.00**	**83.37**	**0.00**	**422.63**
2016-09-23	**572.00**	**0.00**	**99.38**	**0.00**	**472.62**
2016-09-30	**572.00**	**0.00**	**99.36**	**0.00**	**472.64**
2016-10-07	**555.50**	**0.00**	**95.37**	**0.00**	**460.13**
2016-10-14	**606.00**	**0.00**	**106.45**	**0.00**	**499.55**
2016-10-21	**615.00**	**0.00**	**110.62**	**0.00**	**504.38**
2016-10-28	**588.00**	**0.00**	**104.09**	**0.00**	**483.91**
Totals:	**13,154.13**	**0.00**	**2,292.10**	**0.00**	**10,862.03**

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	$245	filing fee
	$75	administrative fee
+	$15	trustee surcharge
	$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	$1,167	filing fee
+	$550	administrative fee
	$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to $250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	$200	filing fee
+	$75	administrative fee
	$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	$235	filing fee
+	$75	administrative fee
	$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days ***before*** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Affiliate Assets Solutions
145 Technology Parkway NW
Suite 100
Norcross, GA 30092-2913

Alliance One
4850 Street Road
Suite 300
Trevose, PA 19053

Attorney General of Ohio
Bankruptcy & Collections Enforcement
150 E Gay St 21st Floor
Columbus, OH 43215

Bass & Associates
3936 E Fort Lowell Road
Suite 200
Tucson, AZ 86712

Bay Area Cs
4145 Shackleford Rd Ste
Norcross, GA 30093

Cap1/bstby
Po Box 30253
Salt Lake City, UT 84130

Capital One
Po Box 5253
Carol Stream, IL 60197

Capital One Bank Usa N
15000 Capital One Dr
Richmond, VA 23238

CBCS
PO BOX 163297
Columbus, OH 43216-3279

Chex Systems
7805 Hudson Rd Ste 100
Saint Paul, MN 55125

Choice Recovery
1550 Old Henderson Rd St
Columbus, OH 43220

Citifinancial
300 Saint Paul Pl
Baltimore, MD 21202

Client Services Inc.
3451 Harry Truman Blvd.
Saint Charles, MO 63301

Client Services, Inc
PO BOX 1503
Saint Peters, MO 63376

Comenity Bank/fashbug
Po Box 182272
Columbus, OH 43218

Comenity Bank/maurices
Po Box 182789
Columbus, OH 43218

Dept of the Treasury
Financial Mgmt Services
PO Box 830794
Birmingham, AL 35283-0794

Discover Fin Svcs Llc
Po Box 15316
Wilmington, DE 19850

Equifax
Box 740241
Atlanta, GA 30374-0241

Experian National Consumer Assistance
P.O. Box 2002
Allen, TX 75013

Fairfield Anethesia Assoc.
PO Box 635426
Cincinnati, OH 45263-5426

Fairfield County Municipal Court
PO Box 2390
Lancaster, OH 43130-5390

Fairfield Federal Savings & Loan
PO BOX 728
111 E. Main Str
Lancaster, OH 43130

Fairfield Medical Center
401 North Ewing Street
Lancaster, OH 43130-3371

Fairfield National Ban
143 W Main St
Lancaster, OH 43130

Fairway Capital Recovery LLC
4000 Executive Park Dr., Suite 300
Cincinnati, OH 45241-4007

Guardian Finance
2495 Hilliard Rome Rd
Hilliard, OH 43026

IRS
Centralized Insolvency Operations
Box 7346
Philadelphia, PA 19106-7346

J.b. Robinson Jewelers
375 Ghent Rd
Fairlawn, OH 44333

Jprecovery
20220 Center Ridge
Rocky River, OH 44116

Kohls/capone
N56 W 17000 Ridgewood Dr
Menomonee Falls, WI 53051

Meade & Associates
737 Enterprise Dr
Westerville, OH 43081

Merchants & Medical Corporation
6324 Taylor Avenue
Flint, MI 48507-4685

Midland Credit Management, INC
P.O. Box 60578
Los Angeles, CA 90060

Miles, Stephen Esq.
18 W. Monument Ave.
Dayton, OH 45402

Northland Group
P.O. Box 390846
Minneapolis, MN 55439

Northstar Location Services
4285 Genesee Street
Cheektowaga, NY 14225

Ohio Bureau of Workers Compensation
Bankruptcy Unit
Box 15567
Columbus, OH 43215-0567

Ohio Dept of Job & Family Services
30 E. Broad St
32nd Floor
Columbus, OH 43215

Ohio Dept of Taxation
Bankruptcy Division
Box 530
Columbus, OH 43266-0030

One Main Financial
3572 Maple Ave.
Zanesville, OH 43701

Phoenix Financial Serv
8902 Otis Ave
Indianapolis, IN 46216

Phoenix Financial Services LLC
P.O. Box 361450
Indianapolis, IN 46236-1450

Regency Finance Co
3409 South Blvd
Columbus, OH 43204

Sears
P.O. Box 182156
Columbus, OH 43218

Springleaf Financial S
601 Nw 2nd St
Evansville, IN 47708

Springleaf Financial S
Po Box 1080
Lancaster, OH 43130

Syncb/care Credit
C/o Po Box 965036
Orlando, FL 32896

Syncb/old Navy
Po Box 965005
Orlando, FL 32896

Syncb/oldnavydc
Po Box 965005
Orlando, FL 32896

TransUnion
Box 2000
Chester, PA 19022-2000

United Collections Bureau, Inc.
5620 Southwyck BLVD, Suite 206
Toledo, OH 43614

United Consumer Finl S
865 Bassett Rd
Westlake, OH 44145

Vinton County Bank Of
112 W Main St
Mc Arthur, OH 45651